THE SURVEY

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The Gist of It

OUR money and ourselves—what we have, what we can get with it, and what we want—this is the focus of this special number of Survey Graphic, edited by MARY ROSS, who piloted the Woman's Place issue of November, 1926, the Family number last December, and Grown-ups in April, 1928.

NOT a campaign document, but the outgrowth of one of the most discussed papers at the last California Conference of Social Work, This Amazing Prosperity shows the seamy as well as the shining side of American incomes. DAISY LEE WORTHINGTON WORCESTER, its author, is now engaged in school work in San Diego, and much of the data of the article was accumulated in the preparation of an extension course on social problems for the University of California. She is the joint author, with Mr. Worcester, of Vol. XV of the federal investigation of Woman and Child Labor, a study of the standard of living among mill workers. She has been a co-director of the Woods' Run Settlement in Pittsburgh (where she made a standard-of-living study for the School of Social Work), and of the Associated Charities in Colorado Springs, and headworker at Neighborhood House, San Diego. Page 120.

ROBERT A. BRADY, who traces the wide arc from the thrift of B. Franklin to the streamline philosophy of 1928 (page 125), is a member of the department of economics at New York University.

THAT books on economic subjects can be not only sound but also scintillating has been demonstrated by STUART CHASE, author of Your Money's Worth and of The Tragedy of Waste (Macmillan), who writes about the Wonderland of advertising on page 127.

THE Looking Glass follows Wonderland, and MARK WISEMAN, former member of the staff of the New York World, of Harpers, Colliers, and now copy director for the Blackman advertising agency in New York City, tells what he sees behind it all. Page 130.

ORRIN C. LESTER, vice-president of the Bowery Savings Bank, New York, discusses installment buying and selling as they affect family finance. Page 133.

EUNICE FULLER BARNARD, a frequent contributor to the newspapers and magazines, writes out of personal experience as well as official data on the appalling galaxy of new wants and necessities. Page 138.

MERRYLE S. RUKEYSER, who analyzes the soaring stock market (page 141), is in charge of the courses in financial journalism at the Columbia University School of Journalism. He is the author of a daily financial column for the New York American and its eighty associated newspapers, and of The Common Sense of Money and Investments and Financial Advice to a Young Man (Simon and Schuster).

WHAT is money madness? DR. ALICE E. JOHNSON, a practicing psychiatrist and clinical professor of psychiatry at the Women's Medical College in Philadelphia, suggests some of its subjective meanings. Page 142.

CHASE GOING WOODHOUSE is acting in charge of the division of economics of the federal Bureau of Home Economics, and chairman of the committee on the economic and legal status of the American Association of University Women. Her accounts of the Blacks, the Greys and the Woodwards are drawn from an intensive study, now nearing completion, of 200 families. Page 146.

FAITH M. WILLIAMS, who tells some of the plans now afoot to help the householder stretch her dollars and cents, was for several years a member of the research staff of the Federal Reserve Board, then of the economic survey of the Regional Plan of New York. For the past three years she has been assistant professor of home economics at Cornell University, dividing her time between teaching and research, and this year she is devoting herself entirely to the latter field. Page 151.

LEON HENDERSON is the director, and ROLF NUGENT assistant, in the department of remedial loans of the Russell Sage Foundation, one of the pioneers in drawing the teeth of the loan sharks. Page 153.

DURING the past quarter-century, the growing employment of women outside their own homes has brought perplexing new problems in both industrial organization and family life. HENRY R. MUSSEY, professor of economics at Wellesley College, here discusses the very important report just released by the federal Women's Bureau which summarizes an extensive study of the effect of legislation on women's opportunities for work. Page 156.

AS social worker, lawyer, executive secretary of the Boston Council of Social Agencies, former state commissioner of public welfare for Massachusetts, and author of a History of Public Poor Relief in Massachusetts (Houghton Mifflin), The Science of Public Welfare (Holt), and Poverty (Houghton Mifflin), ROBERT W. KELSO tells of social measures which are helping, or might help, middle-class families to keep their ships afloat. Page 162.

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GIANTS AND DWARFS

Lithograph by Karl Dehmann

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Sky-lines of Wealth

AS resplendent as the gold-tipped towers on Manhattan's skyline, the United States symbolizes to the world today a vision of wealth and material ease such as men never before have realized. Automobiles—we have three million families rich enough to own two or more of them. Silk stockings—once a gift to delight Queen Elizabeth, now the commonplace of shopgirls and stenographers. Fur coats, waving in the dusty breeze beside shop-doors on side streets, no longer the badge of social aristocracy. Since 1914 our national income has come close to doubling, our national wealth soared to figures past comprehension. But around supper tables, whether in the shadow of the Broadway skyscrapers, on the level reaches of the great central plain, or in the cities clustered on the western coast, the talk of money runs a different tune.

THIS issue of Survey Graphic endeavors to pierce below the sheen of our American prosperity to see what it means in terms of middle-class families. Obviously its interpretation may be as various as the interpreters themselves, for even the cold light of statistics is colored by the vision of him who regards them. Here a baker's dozen of qualified observers tell what they see from many vantage points: teaching, business, economics, advertising, research, social work, finance and psychiatry; from the daily dilemmas of any one's home or the massed problems of the thousands that pass in review in government documents. We are only beginning to realize the implications of the new economic structure which the past century has brought—the shift from home to factory, from individual to corporate ownership and control, from wealth in goods which a family produced for itself to wages in the pay-envelope, governed by the intricate revolutions of a great industrial machine. What has this done to the family pocketbook? What has been happening in this translation of living into terms of money?

The twentieth-century family must steer its financial course past the shoals of advertising, installment selling, and blue-sky speculation. It must weather the squalls of sickness and unemployment, and gather strength to withstand the economic counter-currents of old age. Where do the channels lie? What skill can we muster to keep clear of hidden rocks, to run the rapids that may lie around the next bend of the river? How caulk the leaks when catastrophe comes? What help have we to offer at an inevitable portage?

AS the world goes, and as history runs, undoubtedly we are rich. But what is this richness? Who shares in it? Have our multiplying dollars kept pace with the mysterious zigzag lines which trace statistically the "cost of living"? New items enter into this cost—the things our parents never bought or did not pay for—gasoline, sun-lamps, vitamins, summer camps and college educations, preventive dentistry, golf balls, radios and rouge. Are such as these the inevitable outcome of our growing mastery of science and our life in cities? Or have we pitched our ambitions too high in the race to keep ahead of the Joneses? What are we looking for in all this getting and spending?

In a public announcement some months ago, the president and the secretary of commerce of the United States pointed with pride to our national achievement of four dollars a day as an average wage. If this is prosperity, is it enough? Are we money mad, childishly grasping at the golden moon? Or are we only at the threshold of a time which might give all of us a stake in economic security? In terms of family income and expenditure—our means, our needs and our desires—where are we now, and where do we go from here?

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This Amazing Prosperity

By DAISY LEE WORTHINGTON WORCESTER

Drawings by Helen B. Phelps

AMERICA is the richest country in the world today. It is the richest country that the world has ever known. This fact is widely, boastfully proclaimed—in the school-room, in the pulpit, in the forum, in the press. Not to make the boast is to betray evidence of one's being a little less than a-hundred-per-cent American. To analyze it, to interpret it, to evaluate, may be taken as positive proof of revolutionary activity. Yet so reputable a body as the Federal Trade Commission presents us with figures which literally goad us into something more than a complacent tribute to this amazing prosperity.

This commission, in 1926, after an investigation authorized by Congress, gave the total wealth of the country as $353,035,000,000, for the year 1922 (Federal Trade Commission, National Wealth and Income, 1926). They gave the national income as $69,833,000,000 for that same period. Conservative estimates today put those figures at $400,000,000,000 wealth, and $80,000,000,000 income.

The figures themselves are staggeringly vague. We inevitably seek to interpret them. What do they mean in terms of actual, human experience? How does this great prosperity manifest itself in the lives of the people? Has poverty, the age-old enemy of mankind, at last been conquered? Have our working-class neighborhoods been converted into sections which stimulate our civic pride? Can they, by any chance, now be dignified as "residential districts"? Or is the term "working-class section" now, as it has always been, merely a polite synonym for the uglier term, "city slum"? Has the lot of the great body of industrial workers who have helped in the piling up of this almost fabulous wealth, been greatly, or even appreciably altered?

What then, is the nature of this widely heralded prosperity? Have our great charitable institutions been closing their doors? Have they been diminishing their budgets? Or have they, perhaps, been transformed into new types, concerned no longer with the ugly, unproductive problems of relief-giving, but devoting their energies exclusively to recreational and educational measures, or perhaps to that newest of ventures, the cultivation of mental hygiene?

An examination of two budgets of the San Diego County (California) Department of Public Charities, for the years 1917 and 1927, may give us a partial answer to these questions. In 1917, the expenditure of this department was $181,558.21; in 1927, it totaled $768,926.55. San Diego has grown, too. In our more optimistic moods, we even assert that our population has doubled in these ten years; but no one is bold enough to suggest that it has quadrupled. Yet that is the rate at which our public charities have grown. It the same period, the Associated Charities budget jumped from $7,416 to $35,496.12. Neither the public nor the private charities have changed the character of their work to any appreciable extent. New agencies have arisen to meet the newly diagnosed social needs. The story of San Diego is not unique. Everywhere public charity is increasing, and everywhere community chests are struggling to wrest more and more from larger and larger groups for the maintenance of our private charities.

Obviously, then, this unparalleled prosperity has not permeated the lower strata of society. It floats like oil upon the surface of the troubled sea of our industrial life, lulling us into a false sense of accomplishment.

Just as an arithmetical phantasy, let us suppose that this vast wealth of ours were evenly distributed. Every family in the United States, counting five members to a family, would have an estate, consisting of land, improvements, machinery, and so on, valued at $16,000, and every family, in addition to this, would have an annual income of $3,135. That would be prosperity, unparalleled, undreamed of. But the Federal Trade Commission gives us the realities:

1 per cent of the people own 59 per cent of the wealth.
13 per cent of the people own 90 per cent of the wealth.
87 per cent of the people own 10 per cent of the wealth.

The tragic significance of these figures lies in the fact that this final 10 per cent of the nation's wealth is, itself, so unevenly distributed. It is owned, remember, by 87 per cent of the people. This 87 per cent includes roughly the laboring classes and what we have come recently to designate as the middle class. Intellectually, culturally, this middle class in America is significant. It is articulate, it is heterogeneous, it is widely inclusive. It is made up of land-owning farmers, small business men, professional people, teachers, social workers, readers of Survey Graphic and the Saturday Evening Post. Its sons and daughters are straining our facilities for higher education almost to the breaking point. It represents all shades of political, religious, and social belief. To those who belong to it, it *is* America. Yet, numerically considered, it is a very small minority, only 10 per cent of the total population.

THE Federal Trade Commission made its study of the distribution of wealth through an analysis of the estates of deceased persons in some twenty-four counties of fifteen states in different sections of the country. They found that 76.5 per cent of those who had died left no estates whatsoever. In other words, they revealed the fact that the *great mass of the people, more than three-fourths of them, in this, the richest country in the world, have accumulated no portion at all of this staggering* $400,000,000,000. They are the great propertyless masses, propertyless today, in the midst of all this fabulous wealth, as they have always been. Their only wealth is their wages. Their only participation in this prosperity is in the national income. What, then, is their portion of that?

Again we turn to the report of the Federal Trade Commission. For the first time in the history of any country, an effort has been made to show what portion of the national income goes to labor and what portion to capital. They tell us that

45 per cent goes to capital
55 per cent goes to labor

But labor includes everything except dividends and in-

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terest. It includes all the incomes of professional people, all the salaries, even those of the highly paid directors of great corporations, who may receive as much as one hundred thousand dollars a year. It includes a great part of the middle class, and some of those who belong to that 13 per cent who own 90 per cent of the nation's wealth. Seldom is labor so broadly, so democratically interpreted. Eliminating those highly paid officials who are at the same time employers of labor, but including still all the professional groups and salaried employes, it would seem that the national income is about evenly divided between capital and labor.

There were, according to the last census, 41,500,000 persons over ten years of age who were gainfully employed, in the United States. Of these, 31,000,000 can be classed as wage-earners. They and their families constitute just about three-fourths of the American people. It will be recalled that this same proportion, 76.5 per cent, were without any share in the nation's wealth. The two groups, are for the most part, identical. There is some overlapping at the edges. Some few of the wage-earners have acquired property. They do participate in a small way in the nation's wealth. Compared with the whole mass of labor, however, their number is insignificant. A fairly large number of professional and salaried people are without property, facing the same economic struggles as the wage-earners themselves.

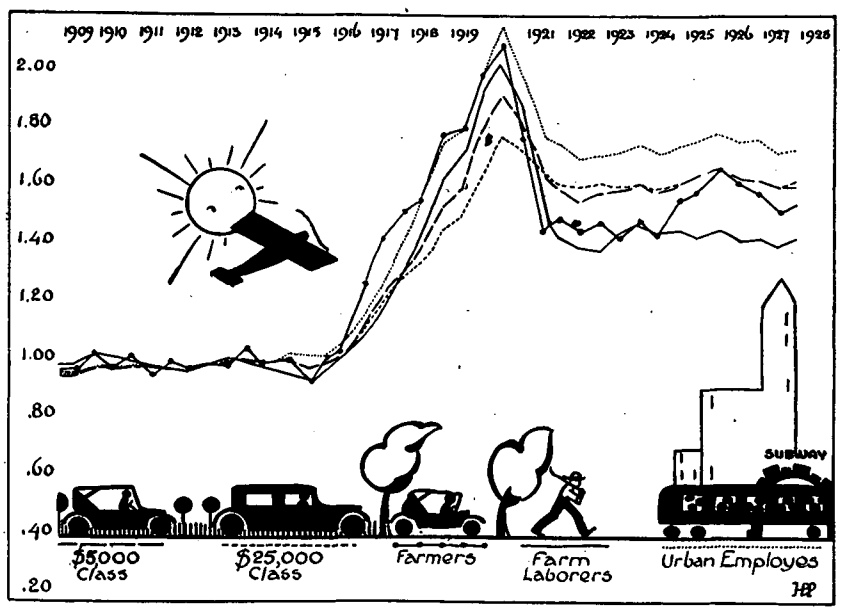
CURIOUSLY enough, much public attention has been directed in recent years to these overlapping few. A vast amount of sympathy has been expressed for the "white-collared poor," because they are without property, and a corresponding amount of abuse has been accorded the wage-earners because a few of their number have succeeded in obtaining a pitifully small share of the nation's wealth. Indeed, there is a widely credited legend that has grown up in these post-war days to the effect that labor, as a whole, has become fabulously prosperous. This legend, however, is not accepted boastfully. The *scandalously high* wages of labor are deplored. The workingman has become the chief exploiter of the general public. The plumber is little more than a highway robber; the carpenter rides comfortably to work in his automobile; Yale students are abandoning the time-honored professions and are turning to plastering as the most remunerative of employments. Overalls have become the badge of these new "aristocrats of labor."

What is the core of truth to be found in this, as in other popular myths? The organized workers in some industries, particularly the building trades, have acquired an hourly or daily wage, higher perhaps than that which has ever been paid to workers in any part of the world. Added to these members of the unions are some of the unorganized skilled workers, a few of the steel-workers, some few automobile workers, and many of the non-union building trade and clothing workers who have reaped the benefit of union wage scales. Taking these altogether, they do not constitute more than one-tenth of the whole body of labor. Moreover, this high hourly or daily wage is not the significant thing in the lives of these three million workers. It is the total annual wage upon which they and their families must subsist.

The building trades, which include such a large number of these "aristocrats of labor," are notorious for their irregularity of employment. In New York City, where the daily wage would indicate an annual income of $3,080 per year, the actual income averages about $1,940 per year, because the workers are employed only 63 per cent of the time. So here we have it: The highest paid laborers in the country earn only that sum which the National Industrial Conference Board, an association of employers, told us not long ago was the minimum upon which a family of five could live. The Bureau of Labor, which has fixed a minimum somewhat in excess of that of the employers, throws light on the total annual income of other "highly paid" workers. Transportation workers, including the four brotherhoods, average only $1,560 per year, and the same is the average for skilled workers in the coal mines.

THE National Industrial Conference Board, in one of its most recent bulletins, The Economic Status of the Wage-Earner in New York and Other States, an ostensible effort to prove that New York workers are better paid than other well-paid workers, presents the following data as proof of our amazing prosperity. The average annual wage in the printing and publishing business runs from $1,873 in New York State down to $1,115 in Ohio; in food products the wage runs from $1,700 in New York to $933 in Michigan; in lumber and products from $1,630 in New York to $1,241 in Massachusetts; metal industries from $1,615 in Ohio down to $1,357 in New Jersey; paper and pulp from $1,639 in New Jersey down to $1,272 in Pennsylvania; leather and products from $1,326 in New Jersey down to $963 in Pennsylvania; textiles from $1,722 in New Jersey, $1,459 in Illinois, $1,102 in Massachusetts, $1,013 in New York, down to $896 in Ohio and $856 in Michigan.

In December of last year (1927) Mr. Hoover and Mr. Coolidge made the proud boast that the average wage in all the manufacturing industries of the country was $1,280, approximately $4 a day. As Anna Rochester points out in the Labor Age, for February, 1928, they failed to mention



The changing cost of living, 1913-1928, in terms of the things bought by farm families, city wage-earners, those of $5,000 income and those of $25,000 (see key lines below the automobiles). 1.00 represents the 1913 dollar. Drawn by Helen B. Phelps from a chart by the National Bureau of Economic Research.

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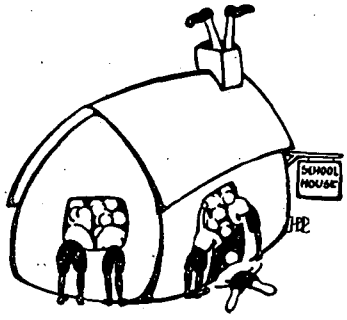
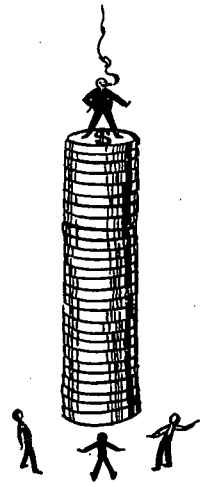


Middle-class sons and daughters burst the schools

that the minimum standard for health and decency, as set up by the Bureau of Labor Statistics, requires for the average family a sum well over $2,000 per year, the cost of a "fair standard of living."

Let us look now for a moment at the wage scale in the far West, in California, one of the richest states in the richest country in the world. The figures are from the California Bureau of Labor Statistics, March, 1928. The data is for forty-eight occupations, including 140,561 employes. The average wage for all of these is $29.91 per week, approximately $5 a day. Unfortunately, 14.7 per cent of these workers get less than $4 a day, and those in the lowest group receive only $2.90 per day. Only 36.7 per cent get more than $5 per day; only 15.2 per cent get more than $6 per day; and not one group gets as much as $7 per day. Yet a standard-of-living study which has just been completed in southern California, fixes $2,168 as the minimum cost for health and decency for a family of five. In northern California it would be slightly more. This means a daily wage of $7 every day in the year, except Sundays and the four legal holidays. Seven dollars as a minimum, and *not one industrial group which receives that amount!*



One-quarter of us possess wealth

It is usual, when a discrepancy occurs between prevailing wages and scientifically established standards, to attack the standards rather than the prevailing wage. The nature of these attacks is varied. There is that of the prosperous business man who, while consuming a single meal which costs more than the "fair standard of living" permits the wage-earner for a whole week, will assure you that he knows literally hundreds of fine workingmen who are supporting families of five and six children on $4, "supporting them comfortably, too." Then there is the woman who will protest that $81.75 will permit the wage-earner's wife to indulge in wild extravagance, if she is allowed any such sum for clothing. This same woman may be wearing a coat that costs nearly double that sum. She is probably not a woman of wealth, either—possibly a teacher, or even a social worker. It was one of the latter who protested that $71.75 was too large a sum for the clothing of a twelve-year-old boy. She was a young woman who had never reckoned with the short interval between the purchasing and the resoling of a boy's shoes.

THESE are the attacks of the ignorant. They are exasperating, but not of momentous consequence, we are likely to think. But when we find the same type of response coming from the medical men who determine the admissions to the county hospital, or from the welfare commission, who determine the amount of relief which shall be given to needy families, we begin to realize that ignorance is a formidable foe to social progress; that it plays a very important part in preserving the status quo in industry. We recall what Bertrand Russell says in his Education and the Good Life:

Poverty, since the Industrial Revolution, is only due to collective stupidity. Sensitiveness would make people wish to abolish it, intelligence would show them the way, and courage would lead them to adopt it.

There are still other attacks upon established standards which tend even more directly to retard progress. In 1918, the Bureau of Labor Statistics made a study of the Standard of Living in Washington, D. C. They found its cost to be $2,262.47. Probably no other single study of the Bureau of Labor Statistics has ever received greater publicity or been put to wider use. Its effect was to shock the nation into a realization of the prevailingly low wage levels in American industry. The Labor Bureau, Inc., recognizing the great value of the study, proceeded to find the cost of the same standard in different parts of the country. In Brooklyn, its cost was $2,342, in Chicago, $2,499, in San Francisco, $2,600.

Not long ago, I sent to the present commissioner of labor statistics, Ethelbert Stewart, to secure a copy of this Washington report. I was amazed at his reply. He said that the work had been done by a previous administration, that it was now out of print, and that in spite of frequent requests, he had refused to have it reprinted. He was sending me, he said, another study of the actual expenditures of 12,096 families. "It seems to me," he added, "that the actual expenditures of 12,096 bona fide workingmen's families is a better measure of the American standard of living than a theoretical budget made up of estimates."

I made a very careful analysis of these 12,096 families, studied by the Bureau of Labor. Ninety-two per cent of them received less than $2,100 per year, a sum which is only slightly in excess of that fixed by the National Industrial Conference Board as the cost of a fair standard of living, and is slightly below that of the Bureau of Labor Statistics. The families are divided into income groups. Those in the lowest group receive less than $900 per year, those in the next group from $900 to $1,200, and so on up to the highest group, over $2,500. There were only 1.3 per cent of the workers who fell into that highest group. This, we are told, is a cross-section of American industrial life. We must bear in mind that these are family, and not individual, incomes.

There are 465 pages of tables in this report without a single word descriptive of the life of the people who struggled for existence in these various income groups. If along with these figures, we could have had a glimpse of the actual lives of the people; if, for instance, in that group which fell below $900, or below $1,200, or below $1,500, we could have seen the crowded dwellings, could have looked upon the emaciated bodies of the children, could have counted the infant death-rate; if we could have followed the children who survived infancy up into the early adolescent

Escutcheon of the new aristocrats of labor

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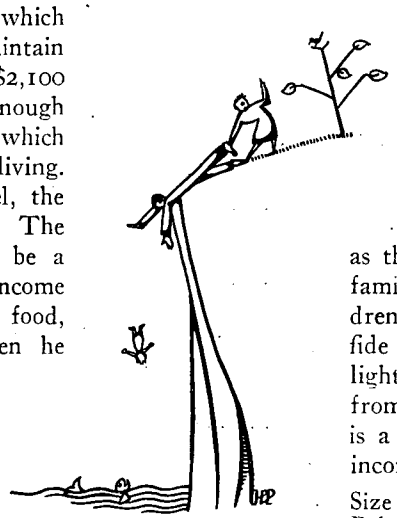
period and have seen how many of them succumbed to tuberculosis and other diseases, then this study of these 12,096 bona fide families, with their bona fide incomes, might be of inestimable value. We would formulate our own standards, from the incontrovertible facts, and fix the level below which incomes should not fall.

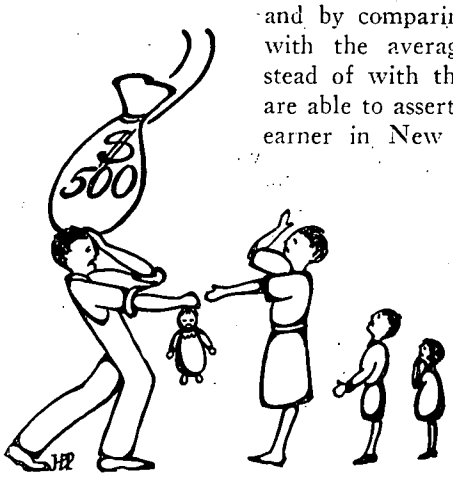
THE reports of the Children's Bureau need to be read along with this of Mr. Stewart's. In city after city, they have found that most babies die in families where fathers' incomes are low. Shall we consider it a fair standard of living when the babies brought into the world cannot be kept alive? Can we ever arrive at any conception of what constitutes a fair standard of living by studying the bare incomes of any number of thousands of underfed, underclothed, underpaid workingmen and women?

An analysis of the expenditure for food of these families was most illuminating. I measured the amount that was spent and compared it with that amount which all the experts agree is necessary to maintain bodily efficiency. Not until we reach the $2,100 group do we find any family spending enough on food. This is approximately the sum which is necessary to provide a fair standard of living. When we went beyond the $2,100 level, the expenditure for food did not increase. The workingman would seem, then, not to be a glutton. Slowly, in each ascending income group, he added to his expenditure for food, until he had just barely enough. Then he stopped, and spent his additional income upon the other necessities of life. So is the drama of the hard struggle for existence revealed in a quarter of a page of cold statistical facts.

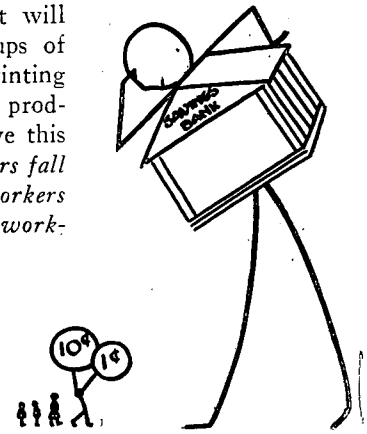


The Industrial Conference Board drops one statistical child

Even the National Industrial Conference Board, an association of employers, does not ignore the scientifically established standards of living as does our present commissioner of labor statistics. They adopt the method of the study in general but they fix their own standards. A few years ago, their figure of $1,940 was widely quoted as the employer's estimate of the cost of living for a family of five. Today, they give us new figures from $1,441.98 in Marion, Ohio, to $1,659.84 in New York City, and $1,601.60 for the state as a whole. By virtue of this drop, and by comparing the cost of living with the average weekly wage instead of with the annual wage, they are able to assert that the male wage-earner in New York has a weekly income which allows him a margin of *eleven cents* above the cost of living. If the living cost, however, is compared with their own figures for annual incomes (page 38, Economic Status of Wage-Earner in New York and Other States), it will be seen that only two groups of workers, those engaged in printing and publishing, and in food products, earn sufficient to achieve this standard of living. *All others fall below, the leather products workers* $456 *below, and the textile workers* $646 *below!*



The third child sets him back $500



Eleven cents a week for savings after the family bills are paid

The question naturally arises as to how this $300 drop in the estimated cost of living has been brought about. Not by a decrease in the cost of commodities, but by the simple, the ingenious device of dropping one member from the family! The family of five has always been taken as the standard, not because it was believed that the worker usually had no more than three children, but because three was the smallest number which would allow for race perpetuation. Now, the Industrial Conference Board tells us that we are all wrong; that the average family contains only four members. They do not comment upon the fact that any such average as that includes all the childless families, and the families of the well-to-do with one or two children. Mr. Stewart's study of the 12,096 bona fide workingmen's families can surely throw some light upon this situation. These families come from ninety-two different industrial centers. There is a startling relationship between the size of the income and the size of the family.

Size of Income	Average Size of Family
Below $900	4.3
$900 to $1200	4.5
$1200 to $1500	4.7
$1500 to $1800	5.0
$1800 to $2100	5.1
$2100 to $2500	5.7
Over $2500	6.4

I have seen no group of figures more fraught with significance than these. It will be seen at once that not a single group, even the lowest, has the family of the size which the Industrial Conference Board adopts in its efforts to prove that the industrial worker now receives a living wage. Do these figures mean that the worker now regulates his family in accordance with his income, or do they rather indicate that children only survive in the higher income levels?

SUPPOSE that we give to the worker the added child which experience as well as statistics prove that he has, and suppose that we leave all items in that Industrial Conference Board budget just as low as they are—and all of them are exceedingly low (food, for instance, is not as much as that which is allowed to the federal prisoners in Atlanta, Georgia)—suppose that we take the employers' own estimate of what it costs to live, we find not a single group of industrial workers in any of those eastern states receiving a living wage! We are considering annual income, naturally, for the Conference Board itself, in its effort to show that the New York State wage scale places it near the top, instead of in the middle of the group of the eight great

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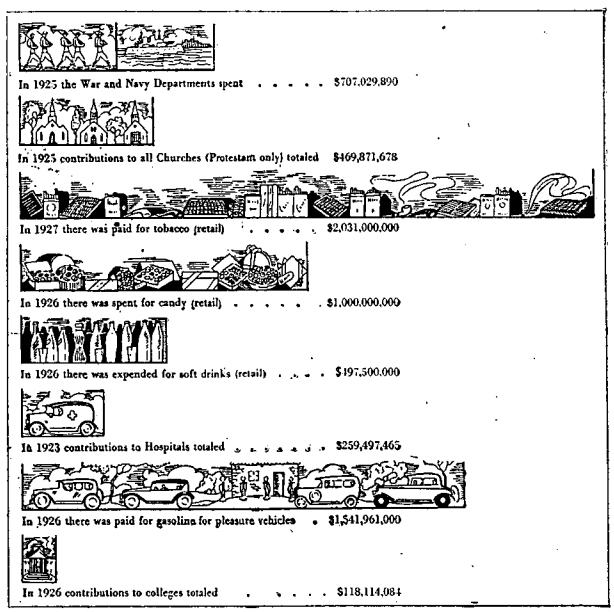
industrial states (page 38, above mentioned report), repudiates the hourly or weekly wage as having no really valid significance in the worker's life. In New York State, when the annual wage is considered, the wage-earner falls far short of the required amount when he has only the two children. Give him the third child, and he falls $500 below that minimum required for a fair standard of living established by the Conference Board itself; in Pennsylvania, Massachusetts, and other states, he falls even further below.

And we must allow that extra child, for unfortunately the workingman cannot resort to the statistical device of eliminating a member of his family in order to make income and expenditure balance. He may let his child go cold and hungry, but he cannot ruthlessly eliminate him.

INDEED, this is a rather dangerous precedent for the Conference Board to establish. It looks already as if another child would have to go, for only two industries in New York permit the existence of a second child today. A boast of national prosperity becomes a bit hollow when it is realized that the prevailing wage scale hardly permits that nation to maintain its population. To barely survive, there must be two children in each family, and every couple in the land must mate and produce those two, and all of those who are born must grow to maturity. Since this is a well-nigh impossible achievement, the family with three children has been counted upon merely to keep the race from perishing.

These are the revelations of public records and documents available to us all. Whence comes, then, all this widely heralded praise of our far-flung prosperity? What arguments do its champions advance when they wish to assail those who challenge what with them has become almost a creed? Curiously enough, they too, resort to facts and figures, but these are unanalyzed, unrelated, if not deliberately misinterpreted. As one evidence of our widespread prosperity, a learned gentleman declares that "20,000,000 families operate automobiles," and "the automobile," he adds, "is an expensive luxury." In 1926, there were 19,237,171 passenger automobiles registered in this country; but it is just as reasonable to conclude that these approximately 20,000,000 cars were distributed among 20,000,000 families as it would be to conclude that our $80,000,000,000 income is equitably distributed among the American people. In fact, another ardent champion of the prosperity thesis advances a wholly conflicting figure: namely, that 3,000,000 families are rich enough to own more than one automobile. These 3,000,000 families constitute just 12 per cent of the American people and that most of them are to be found among that group of 13 per cent who admittedly own 90 per cent of the nation's wealth.


In 1925 the War and Navy Departments spent $707,029,890
In 1925 contributions to all Churches (Protestant only) totaled $469,871,678
In 1927 there was paid for tobacco (retail) $2,031,000,000
In 1926 there was spent for candy (retail) $1,000,000,000
In 1926 there was expended for soft drinks (retail) $197,500,000
In 1923 contributions to Hospitals totaled $259,497,465
In 1926 there was paid for gasoline for pleasure vehicles . $1,541,961,000
In 1926 contributions to colleges totaled $118,114,084

Where some of the money goes. From a chart in Financing Philanthropy, Marts and Lundy, Inc., to establish their contention that the people of the United States can increase their gifts to philanthropy and education

But let us return to those 20,000,000 registered cars, remembering that anything which will run at all must be registered, whether it be the cleverly salvaged junk which is the plaything of the American boy, or the taxicab which scurries madly through our city streets, or the dazzling 1929 model which graces our boulevards. The man who rides back and forth to his work in his 1918 Chevrolet, for which he paid less than $100, frequently not more than $25, is not aware, as he earns his $4 per day, of his new statistical importance—that he is being used as part of the evidence of America's unparalleled prosperity; nor is the farmer whose wheezy Ford is his only link with town. Even the man who drives his thousand-dollar 1928 model may not be wholly aware of his participation in the fabulous wealth of the nation, as he struggles to make the monthly payments on the car which will not be legally his until it has depreciated to an appallingly small fraction of its original value.

Another claim for prosperity calls attention to the number of our washing-machines and vacuum cleaners. In a country as vast as America, figures representing very small proportions often look very large in undifferentiated statistics. The sale of 790,000 washing-machines and 1,028,000 vacuum cleaners in a year sounds very impressive, but in reality such figures only mean that 3 per cent of the American families have purchased washing-machines and 5 per cent have acquired new vacuum cleaners. Suppose, however, that evidence could be produced to prove that every family had provided itself with both of these household conveniences, such evidence would furnish no proof of nation-wide prosperity so long as we know that the average wage in America is only $4 per day. We could only conclude that these labor-saving devices had been purchased on the installment plan in a large number of cases, probably at a sacrifice of some of the necessaries of life.

"But," says a statistical critic, "you are assuming that there is only one wage-earner to the family; the average is more than one." We are ready to admit the truth of this. There were, in 1920, more than 1,000,000 children between the ages of ten and sixteen, who were laboring to add to the family income; and in the same year there were more than 2,000,000 married women similarly engaged. We know, too, that there were many other families with older boys and girls who were at work, lifting themselves out of a hitherto grinding poverty.

In this discussion, however, we have by no means limited our study to the individual wage. We have seriously considered those 12,096 families, whom the commissioner of labor statistics presents to us as a cross-section of American industry. They come from 42 states and they are typical, we are told, as to size, income, (*Continued on page* 183)

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Thrift—Model 1928

By ROBERT A. BRADY

Proposition No. 1. "Every time an American consumer contents himself with antique furniture, old rugs, last year's suit of old clothes of any description, instead of the newest products of our laboratories, science and factories, he is tightening the brake-band around the American wheel of progress and is retarding our standard of living."

Proposition No. 2. "To him that hath shall be given; from him that hath shall be taken away even that which he hath." In the parable of the talents, the wise and cautious servant saved and his principal was returned unto him many fold.

THE former is the new doctrine, sired by the advertiser and born of the fat pocketbook. The latter is the time-worn commandment to the impecunious from the Sinais of economic success. Both are the products of capitalist culture; neither lends encouragement to the hoarder.

The living oracles of early capitalism, the Jacob Fuggers and the Benjamin Franklins, made of thrift the criterion of upright living and decent citizenship. The doctrine was propounded, in large part, of frugal living, the glint of future earnings and shrewd dealing. The conditions fostering the early growth of capitalist thrift in Europe were, in this respect, reproduced in the rigors of pioneering life on the American frontier. It was no accident that Poor Richard's Almanac—that lexicon of businesslike, aphoristic wisdom—ran into numerous editions, for it extolled to the uttermost the doctrine of frugal living and equal opportunity. Thus are the fruits of one's toil to be multiplied.

In the early stages of capitalistic development, savings were vitally necessary. It was the great virtue of the joint-stock device that for the first time it made possible the organization of gigantic business enterprises with these small savings as the base. Early American industry, though in certain fields largely financed by foreign investors, was built for the most part upon the accumulated funds of small individual savers. The gradual translation of all incomes into monetary terms, after the beginning of the population drift towards the cities with the turn of the century, and the unexampled business opportunities appearing in the process of exploiting rich natural resources, opened up avenues creating a demand for funds far exceeding the supply.

To the democratic political doctrine that every one could become president, was added the democratic economic doctrine that every one—regardless of the most humble origin—could become as rich as Croesus. It was no handicap to be poor; rather it was a decided advantage. Out of poverty were born the determination, the habits of hard work, the thrift and honesty requisite to success in the hard task of conquering a fortune.

In the meantime, industrialization began and has carried forward the process of urbanizing the country. First the railroad, the canal and the steamboat; then the telephone, telegraph, newspaper and weekly and monthly magazines; and finally the phonograph, the automobile, the radio and the airplane. Barriers of time and space, both within and without the country, began to disappear. A newspaper advertisement summarizes: "Each day the world draws closer together—distances shorten, time shrinks, the Bedouin is our neighbor, Bagdad is at our door. The world has become one great city."

And the modern city is becoming steadily more cosmopolitan—megalopolitan, Spengler would call it. In it are found the races of all mankind, the fashions from Paris, the silks from Japan, the music from Germany and Italy, wares from every land. The colored fashion magazine carries the latest fashion into city and country alike. The department store or mail-order house supplies the goods, and railroads, automobiles or airplanes deliver them. Development of the automobile and of good roads has brought the farm community into the city more than ever before. The bearded rustic from the backwashes of the country is already a legendary, almost mythical, figure.

INDUSTRIALIZATION has necessitated an enormous army of workers, on the one hand, and broad markets, on the other. Cheap mass production has brought into the reach of nearly all the people goods formerly beyond the grasp of the wealthy. The workers receive money wages and money salaries with which to buy goods. The cheapness of mass-produced goods has gradually taken away, one by one, first the functions performed by the laborer in his "off hours" and finally of the housewife. The bakery bakes the bread and pastries, the laundry washes the clothes, the grocery and delicatessen offer cheap canned fruits and vegetables, the "sweatshop" and the factory sew the clothes. Even in those avenues in which the exercise of these functions remains possible, habit and social convention are rearing tabus which must not be questioned by the respectable. Iconoclasm along these lines spells social ostracism.

The drift of events has placed the guidance and control —in western countries, at least—of the growing industrial mechanism in the hands of the business men. In a money economy the business man is the high priest, the officiating dignitary on all matters of economic—and to a large extent social—moment. It is at his beck and call that the wheels turn, the armies of wage-earners are clothed, housed and fed, that wars are brought about, fought and won or lost. Where formerly the robed priest, the warrior or the statesman served as the prototype for the common man, today it is the successful business man. Every boy and girl, every native and every immigrant, pays his respects to the man at the helm, the controller of economic destiny, the business man. Colleges and universities vie for his benefactions. He endows churches in which "radical" preachers may teach the multitudes the paths of righteousness, hospitals for the resurrection of oppressed races, libraries for the advancement of learning and the safe-keeping of the cultural

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treasures of the past, laboratories for the pursuit of scientific research. To become great is to become a millionaire, even as the Fords, Rockefellers, Harrimans, Astors, Sages and Vanderbilts have done before us, already mythological heroes.

As Sombart has remarked, every business transaction begins with a sale and ends with a profit. Whatever sells for a profit pays, and whatever pays is worth doing. It may be the manufacture of explosives for the holocaust of war, the building of skyscrapers for the housing of the medical profession, stadiums for bull-baiting or football games, the manufacture of cars for week-end pleasure trips. If honesty pays, it shall be extolled. If dishonesty pays, the mores shall make it honest.

FROM the business point of view there is no argument on this score, and the business point of view is the popular point of view. It is the view endorsed by politicians, churches, universities, labor unions, and the common run of consumers. The union collectively "bargains" with the employer for better business terms. The politician sells his position for personal emolument, and disgrace is not visited upon him by an outburst of popular wrath. The consumer tries to beat the seller at his own game on the bargain counter. The last few years have seen this economic transvaluation of values rendered almost complete. The American understands no term better than "it pays." It is almost inconceivable that anything should not be for sale, and that anybody should do anything which did not "pay."

Mass production has shown the business man the "pay dirt" in low prices, narrow profit margins, and high rates of turnover. It has paid in net profits to sell cheaply to the largest possible market. But this mass production was developed at a time when markets were thought to be unlimited. Keen competition, the elaboration and improvement of methods of production, however, have seen this illusion banished. Markets have become saturated with cheap mass-produced goods. The business problem has shifted from the conscious effort to increase output, to that of further cheapening the cost of production, and marketing the even larger output that new methods make possible.

The first of these problems is being met by inquiry into the savings to be realized by the introduction of research, standardization and scientific management into manufacturing processes. The second is being met by the development of competitive sales techniques. Selling has given way to advertising and salesmanship. The conquest of a market means literally taking a market away from another firm in the same business, or the development of want-consciousness in the consumer where wants did not exist before. Every conceivable device, every conceivable appeal, every conceivable method—from "skycasting" to installment buying—has been exploited in this intensive farming of the existing market. The more goods the consumer buys, the more rapidly he discards the old and buys the new, the better the business situation. A manufacturer finds cause for joy in figures showing a higher rate of obsolescence in automobiles; an advertiser finds ground for rejoicing in the sale of five thousand razors in an "already saturated market."

The advertisers—those altar-boys of the money economy—hold up before a people already "sold" on the new style of living and the virtues of its cultural prototypes, the business men, an ideal (at first glance at least) diametrically opposed to that hallowed by tradition of the gospel according to St. Franklin. Placing all economic activity on a debit and credit basis has incubated a posture of affairs seemingly the direct obverse of that taught by the apostles of thrift.

The future may decide that this is the case. On the other hand, property has become fluid, making "the process of saving . . . one current in the flow of money payments." With the development of absentee ownership, large-scale business enterprise, the extension of business relationships into all types of economic activity, property is held increasingly either as personal movable possessions or as salable documents in the form of stocks, bonds, mortgages and loans. The former type of private property has enormously increased on a per capita basis, through the translation of incomes into money terms, the apotheosis of the business point of view in the popular apprehension, the extension of urban megalopolitan types and ways of living, and the pressure of advertising and other forms of high-pressure salesmanship engaged in the exploitation for business purposes of every aspiration, fear, credulity and prejudice of the underlying population. The latter type of private property is mainly held by a comparatively small part of the population. It represents, for the most part, not property in the real-estate sense, but claims to income.

The market value of most modern corporations as going concerns is characteristically much greater than the actual amount of money secured by the corporation for its stocks and bonds outstanding. Without actual sale of additional securities, the real market worth of these corporations may be—and is—steadily increasing through "plowed in" profits. Mitchell estimates that "about 40 per cent of the country's savings are made by business enterprises through the retention and reinvestment of profits which might otherwise have been distributed to individuals. . . ." There is reason to believe that this percentage is growing larger.

PERHAPS the next largest item in the annual savings account, apart from the increase in personal possessions of all sorts, is that accruing from the so-called "automatic savings" from large fortunes and estates. The great mass of individual savings apparently is playing a progressively smaller role in wealth accumulation.

What then is the status of Thrift—Model 1928? It may lie in this, that whereas in the old days thrift was the accepted means of getting ahead, in the new dispensation personal success seems to depend primarily upon ability to fit into certain niches in the clerical staff of highly elaborated industrial and business structures. Whereas formerly one needed to provide for a "rainy day," emergencies and provision for old age are being taken care of by individual and social schemes of insurance. Success is becoming a function of personal skill, ingenuity in devising ways and means of forwarding the "main chance," loyalty to individuals. All of these acquired aptitudes are being exploited at the present time by the larger corporations. Finding the right man for the right job, whatever the desired characteristics may be, pays. Provisions for emergencies are being determined by the extent to which it will pay to stabilize business, to devise ways and means for handling sickness, old-age and disability benefits. If so, it will *pay* a property-less, high-waged, high-salaried, and spendthrift people, to spend as fast as they get it. A civilization on the auction-block may turn out to be the most prudent of all. "Be not anxious for the morrow, for the morrow will be anxious for itself."—Such is hardly to be expected, but such seems to be the present drift, and such may be the ultimate consummation.

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Putting Halitosis on the Map

By STUART CHASE

ADVERTISING and publicity, generically speaking, are here to stay. They can no more be abolished than can the motor car. They are as integral a part of the modern business system as loose-leaf ledgers, typewriters, and executive conferences. In a system devoted to individual profit-making, when one firm (was it the Smith Brothers?) demonstrated that more profit could be made by advertising, it followed, under the rules of the game, that other firms would try it out, and others and others—until the last inch of advantage had been squeezed from the new technique. As immense profits are still flowing from its use in certain fields, and as there is no drastic change contemplated in the business system, advertising is in its heyday—a billion and a half of it a year—and will continue so, until it can be demonstrated that it does not pay. (And even if so demonstrated, under the law of cultural lag, it will drag on as a glorious tradition for years.)

Because a thing lawfully exists, is no reason why it should not be criticized. War lawfully exists, and even President Coolidge doubts its wisdom. But before we can attack or defend advertising with any show of reason, we must break it down into its constituent parts. There is advertising and advertising—from instant cancer cures to Red Cross relief; from how-to-earn-ten-thousand-dollars-a-year-in-your-spare-time to Waltham watches. It cannot be condemned as a total phenomenon, any more than machinery can.

A rough classification of advertising might take this form:

1. Campaigns conducted in the intent of public health, safety, afforestation, sanitation, famine relief, public education.
2. Notification of new products and inventions.
3. Notification of special sales and opportunities (department-store advertising, etc.).
4. Competitive advertising:
   a. With fraud and misrepresentation.
   b. With purple, but legal, prose and picture.
   c. With exact statement of fact.
5. Good-will advertising—for products and services commanding a monopoly (like the telephone company).
6. Personal publicity—for business reasons.

Some of these subdivisions are of the utmost excellence, some are altogether damnable, while the balance vary between. We will try to make the distinctions presently.

Furthermore, advertising cannot be seriously criticized until the ground of the attack be first defined. Shall we criticize it from the point of view of the going economic structure—business as usual—or shall we take the somewhat more aerated level of a functional society, that is, an economic system designed and directed specifically to satisfy material wants through social rather than individual action?

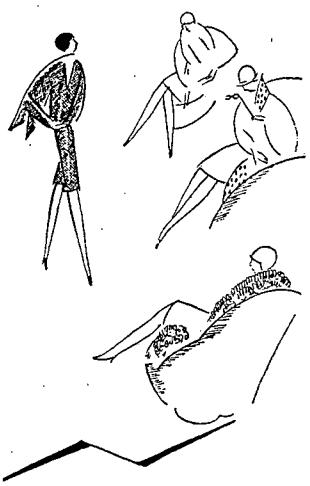
Taking the latter idea as the more theoretical (though 150,000,000 people inhabiting one-sixth of the land area of the planet are now experimenting with it), and hence the more remote, it may be briefly dispatched. In a functional society, all competitive advertising would be written off as waste, loss and leakage; an unwarrantable expenditure of manpower, of lamp black and wood pulp—to say nothing of the shocking loss of human dignity involved in turning the spotlight on one's own vest-buttons. (It is strange how advertising has shifted our code of manners. One used to aspire to be a gentleman—and a gentleman did not tell the world in letters ten feet tall that he was the most reliable, the most honest, the purest, the biggest, and indeed altogether the grandest guy that ever graced the planet.)

Good-will advertising would be meaningless in a functional society, and personal publicity for business reasons unthinkable. But very wide notification of new products and inventions, together with improvements in existing products, would certainly be encouraged. Notice of bargain sales and exchange opportunities would hardly be frowned upon. Meanwhile gigantic publicity campaigns for public health, safety, cleanliness, education, would be the order of the day, even as I saw them everywhere in Russia.

When it comes to advertising mediums, I suspect that functional control would utterly proscribe billboards, giving citizens a large cash bounty for evidence of every one summarily destroyed. Beauty and convenience would be the guiding factors. Certainly such well-designed posters as one sees in Germany, Switzerland, Russia, France, and more frequently now in America, would be markedly in evidence. But no radio program would be prefaced by a hymn to the glories of Spifflicated Soup, and no Sunday newspaper, God help us, would weigh four grievous pounds.

Enough of this Utopian day-dreaming. Russians may know how to fly in the Arctic, but everybody is aware that they do not know how to do anything else. Here we are in the greatest republic ever heard of; nor can we lift our eyes, noon or midnight, metropolis or village, without the reassuring message that, blindfolded, Mrs. Morgan Belmont selects Old Golds; and that one, at least, out of five is safe. What is to be said for and against the various classes of

you don't *have* to pay $20 a pair for your stockings—



but you *may* here, if you like!

which is a privilege very few New York Shops can offer you!

in our de luxe departm
Spider-web French filet all hand-made
Jane Regny's (exclusiv

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advertising in a sound Rotarian culture, in the world of things as they are, instead of as they possibly might be?

Granting the going economic structure of western civilization—which may be briefly summed up in the five words, "all the traffic will bear"—does anything remain in our system of advertising against which criticism may properly be levelled?

IN my opinion, a good deal remains. And in the opinion of reputable advertising men, a somewhat less—but still substantial—margin, remains. Every honest business man, no matter how befogged in the cults of Service, will agree that advertising which is either in the nature of fraud, downright misrepresentation or unfair competition, has no legitimate place in the public prints or on the billboards. This stricture at once casts doubt upon several hundred million dollars' worth of space now taken by the patent-medicine fraternity, the blue-sky stock operators, a large fraction of the correspondence school go-getters, the learned promoters of psychological "institutes," the success boys, the "solid mahogany" veneer artists, great sections of the beauty shoppe industry, the gyp jewellers, the food fakers, the gland shooters, the ultra-violet prestidigitators, the astrologers, the untold promoters of the "money back" racket, the "I cure men" performers, the fat reducers, and the personality developers—to name only a few.

Furthermore, competent analysis of advertising media, undertaken by the advertisers themselves, makes it only too painfully evident that further hundreds of millions a year are thrown away upon both copy and the purchase of space which not only nets the manufacturer nothing but runs him into the red. In their recent book (What About Advertising? by Kenneth M. Goode and Hartford Powel, Jr., Harpers) Messrs. Goode and Powel say:

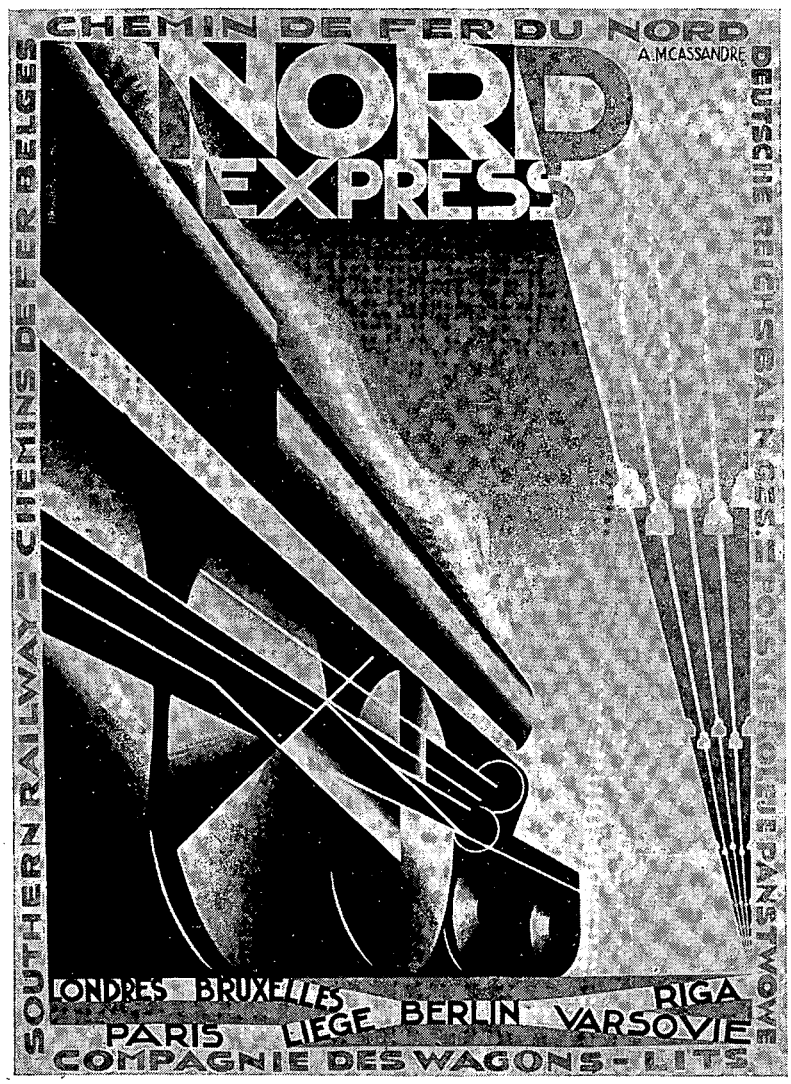
> Thirteen hundred million dollars was the total revenue of newspapers and magazines in 1925, of which advertisers paid $970,000,000 or 70 per cent. It took rare courage, therefore, for a publisher of ripe judgment to testify at the anniversary dinner of one of the world's great newspapers that his experience convinced him that half the money put into advertising goes to waste through lack of proper preparation. Another man of his business generation, after thirty-five years in large-scale experiment on actual campaigns, has reiterated an opinion that advertising waste runs as high as eighty cents out of every dollar. A dozen advertising managers, at cigarettes between speeches of a recent meeting of the A.N.A., are said—startlingly—to have agreed that competitive use of constantly larger space had hoisted advertising waste nearer ninety cents out of every dollar.

As wayfaring consumers condemned to pay the total cost of advertising, we may be permitted a gentle squawk or two if from 50 to 90 per cent of that tremendous bill is sheer waste *from the testimony of the advertisers themselves*. It is highly dubious, furthermore, whether radio advertising, and the broadcasting of sponsored programs, the bellowing of loud speakers from airplanes upon a defenseless and already too noisy city, result in anything more profitable than resentment.

Beyond these fields of fraud, overt misrepresentation, unfair competition and waste, advertising is perfectly justified under the canons of business as usual, and all the traffic will bear. It is to the seller's advantage to use it to the limit of legality. Not a whisper can be breathed against it so far as prevailing usage and prevailing standards run. It is even possible—though I have yet to see very much in the way of careful proof—that in certain cases, advertising by enlarging demand has reduced unit manufacturing costs and, with them, selling prices.

At this point the argument shifts from what might be termed social criticism, to a matter of common sense on the part of the buying public. Granting that we, as ultimate consumers, are reading the advertisements, buying things on the strength of them, and getting a certain quality and paying a certain price; granting that we are making many fat corporations even more corpulent—are we getting the most out of our dollars? Is there anything that we can do to make a given dollar go farther?

Production has become a science. Consumption is still in the realm of astrology. I believe that there is a very substantial cut to be taken in the cost of living by introducing standards, knowledge, science, into consumption, the inevitable effect of which will be to debunk, discredit, and drastically change the bulk of modern, legal, competitive ad-



"Such well-designed posters as one sees in Germany, Switzerland, Russia, France, and more frequently now in America, would be markedly in evidence, but no radio program would be prefaced by a hymn to the glories of Spifflicated Soup, and no Sunday newspaper, God help us, would weigh four grievous pounds." A European railway poster.

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vertising. That this change will break a lot of manufacturers goes without saying; but it will have no serious effect on the total output of goods (save probably to increase the gross tonnage) for what one manufacturer loses, another will gain. The going economic system will continue to go. With rather less in the way of literary lollipops, bathing-beauty silhouettes, and skins you love to touch.

In brief, my thesis is that the consumer, while not legally defrauded by listening to the sweating boys in the agency cubicles, is a fool to stand for most of their ballyhoo. If he wants to finance their salaries and the furnishings of their resplendent Gothic interiors; if he does not care what he gets, or how much he pays for it, this is a free country. But there are ways of defending himself if he cares to take them. Armed with the knowledge of how the advertiser pulls the strings, and with impartial, scientific standards for judging the worth of the articles he buys, he can disregard the bulk of advertising copy, force it back to less fantastic exuberance, drive prices down, drastically improve quality, reduce the cost of living.

I say he can; I do not say he will.

Today, time and again, he falls on his face by virtue of the following—reasonably legitimate—advertising appeals:

The reiterative technique
The brand and package racket
The testimonial racket
The installment game
The snob appeal
The fear appeal
The beauty appeal
The sex appeal
The health appeal
Success dope

The astute advertiser has turned to the dawning science of psychology with million-dollar results. He has catalogued these springs in human behavior which lead to tangible pocketbook, check-writing action. He has learned to mark grooves in our minds by constant repetition of a slogan or a brand name; and through the psychological law of the association of ideas, when we think of soap, "Ivory" snaps into focus; when we think of cigarettes, behold we are walking a mile; of coffee, the kind that's good to the last drop; of paint, Messrs. Sherwin and Williams are covering the earth. In stressing its services, the greatest of billboard concerns observes cogently that "Repetition is Reputation," as indeed it is. Which is excellent if the product is also excellent, but alas, the technique can also be used effectively for an inferior product.

"In a functional society . . . gigantic publicity campaigns for public health, safety, cleanliness, education, would be the order of the day, even as I saw them everywhere in Russia." This striking poster, reproduced through courtesy of the American Society for Cultural Relations with Russia, urges the workingman to join a cooperative society.

LISTEN to a solemn warning from a glass-bottle trade journal:

> The destiny of the food-packing industry lies in the hands of the food packers themselves. If they will not attempt to make the public prefer canned to fresh products, they will have only themselves to blame.

The implication is clear that the food packers can—through judicious advertising—force the public to buy canned food as against fresh. When this great campaign breaks, I prophesy that one of the main copy angles will be throwing the fear of God into the populace with pictures of germs (magnified 1,000 diameters), and accounts of epidemics arising from the consumption of improperly cleaned fresh fruits and vegetables. (Just how they will handle oranges I do not know, but we can safely leave it to the master minds.) Meanwhile an advertising campaign at only a fraction of the millions necessary to frighten us away from fresh foods, directed by public authority, towards the proper cleaning and care of garden and orchard products, would be pure social gain, where the tin-can fraternity's project is bound to be almost pure social loss. The cleavage between what I regard as essential and non-essential advertising could scarcely be better exhibited.

Another great technique employed by the advertiser is "buying with the eyes." The eye appeal is usually stronger than the other sense appeals. Therefore if the manufacturer making things for the senses, can present them in the form of a sufficiently engaging eyeful, his chances of turnover are greatly enhanced, (*Continued on page* 183)

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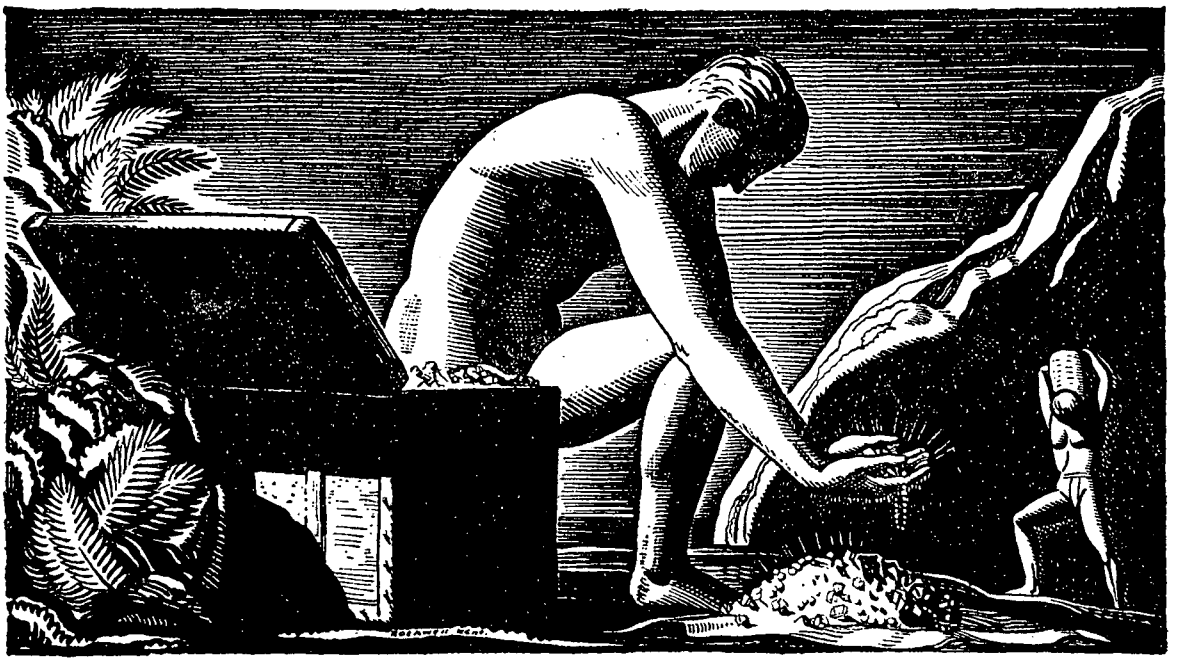

Jewelry, by Rockwell Kent for Marcus & Co. N. W. Ayer

From Behind the Advertising Looking-glass

By MARK WISEMAN

Illustrations from the Sixth Annual of Advertising Art

THOSE of you who have accompanied my friend Stuart Chase on his personally conducted tour through the Consumer's Wonderland* must often, during the trip, have felt like Alice when the Caterpillar asked, "Who are you?"

She replied, you remember, "I know who I was when I got up this morning, sir, but I hardly know just at present."

And I am quite certain what some of the more energetic of you at once became, for the nonce, manufacturers of home-made tooth-powder, home-ground cereals and home-cooked soap.

If you have since, a bit apologetically, returned to the tooth-paste that comes out like a ribbon, to food shot from guns, and to the shining cake that is only 99 44/100 per cent pure, it is probably not because you have lost faith in Mr. Chase, but because life is like that.

At least, life in America, A. D. 1928, is like that. We revere our gadflies, but we do leave them most awfully flat the minute they turn their eyes away. The easiest way may be the path to hell, but what a fascinating place hell must be since there's so much talk about it.

"Thank heaven!" cry we advertisers, for we are the priests of the easiest way—the way to comfort, pleasure, leisure and the bosky dells of sybaritism which lie between the jagged peaks of real life. We know that when you enter the emblazoned maze of the modern drug-store or department-store, the thin veil of intellectuality will fall from you, and you will become an optimistic, emotional, reckless romantic. And why not? What is money for if not to help us satisfy all the longings of our imagination?

And we have money—lots of it. So much of it that the Yankee bargainer who spent his pennies for ounces and his dollars for bushels is hanging in the gallery of antiques with the wax flowers and the mottoes worked in great-aunt Lucy's hair. Though our population has increased only 23 per cent in 14 years, our national income has increased 170 per cent, and the average family income has doubled. Papa Jones made nearly $9 in eight hours today. In 1913, the duplicate of Papa Jones made only $4.50 in ten or eleven hours. And this difference in day's pay and working time represents the difference between shank's mare and a Ford, between a wash-board and a washing-machine, between one new dress a year for Mama Jones and three or four new dresses a year, between a ten-cent movie once a week and a $150 phonograph on the installment plan, between Saturday afternoon on the job and Saturday afternoon in the car or on the public golf course—in brief, between bare necessities and necessary luxuries. And the Smiths are keeping up with the Joneses.

IN 1913, the statistical budgeteer allowed something like 75 per cent of the family income for food, shelter and clothing. Fourteen years later, the United States Chamber of Commerce finds that, in 11 typical cities, 12.1

* Your Money's Worth, by Stuart Chase and F. J. Schlink (Macmillan). If by any chance you have missed this book, buy a copy at once. It will prove as exciting as your first ride on a roller-coaster, and as refreshing.—M. W. (Advt.)

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cents of every retail dollar is spent for automotive purchases alone.

When a family doubles its income, it ceases to be the same family. It looks at life differently. Its members think differently, feel differently, act differently. Its whole standard of values moves to a new level. It turns from a thrift psychology to a spending psychology.

"Not until a population has been relieved from the necessity of worrying about food and shelter and ordinary clothing," says a recent book of the Crowell Publishing Company, "has it time or inclination or money for graceful living. . . . In this country we know no such thing as famine. Slums are disappearing. . . . Worrying about how to exist is already at an end. The great majority of our population now worries chiefly about the *choice* of expenditures—whether to get a new car or paint the house, whether to give up smoking to buy more books, whether John needs a new suit more than Mary needs a fur piece."

In such unprecedented circumstances, who is going to pinch the pennies that will buy an extra hour of leisure (with a flaked laundry soap to soak clothes with, instead of rubbing them), or a quicker and smoother shave (with a safety razor), or an extra word of approbation from the neighbors (with a dress-shop frock instead of a home-made one)? And what wife-and-mother will grudge the extra cost of neat dust-proof- damp-proof packages for better crackers and sugar and coffee than her mother's grocer ever scooped out of open-top barrels?

Is this good or bad?

Your answer will depend very largely upon whether you look upon a dollar as a ticket of admission to a world of realized hopes and satisfied desires, or as 100 pennies to be exchanged for an exact *quid pro quo* of inches and ounces. If you take the latter view, you will measure your money's worth in terms of pure utility versus production costs, distribution costs and the profits of maker and seller. If you are a romantic adventurer, like the mass of your fellow-citizens, your measure will be, not a yardstick or a scale, but your emotions and your imagination.

Most of us get spiritual exaltation just from buying things. We have so few opportunities in our lives to exercise our own choice: Here is a simple and delightful opportunity. Perhaps even this is delusion—perhaps the advertising writer and the commercial artist and the store decorator and the smiling clerk have actually made up our mind for us—but that we'll never admit. Who ever reads advertising, or listens to a clerk? No—this is our own intimate, romantic little business. And if we're Judy O'Grady, we treasure our three cans of soup for a quarter, or our "Paris" compact imported direct from New Britain, Connecticut, just as triumphantly as if we had been the Colonel's Lady picking up an adorable tippet of sable and ermine for $325. No—the woman (or the *man*) who went shopping in the company of a gentleman from Washington with a prosaic economic yardstick under his arm would get about as much real fun out of the expedition as a royal pothunter, or a poker-player with a marked deck. The sport would be gone. The ego would have nothing to feed upon.

THIS romantic and sporting attitude towards the purchases which become our life-symbols, as well as our means of living, opens to the modern manufacturer a rich field which he has quite naturally cultivated—with the plow and harrow of advertising.

A large proportion of the *materia vitae* purchased by both Judy and her Park Avenue neighbor are, in some fashion or other, advertised. Their existence may be made known through the pages of a favorite newspaper, a card in the store window, a spread in the Woman's Home Companion or Good Housekeeping, a billboard on a vacant lot, or a neat little message in the street-car.

Pianos, by Vladimir Bobritsky for Steinway & Sons. N. W. Ayer

The business of advertising is to make known that something is for sale. Since selling or manufacturing for sale is directly or indirectly the occupation of some 98 per cent of the adult public (the statistic is my own and includes lawyers, doctors, preachers, writers, politicians and blind beggars), advertising expresses the ethics of a considerable variety of authors. There is, for example, the good gospeller who advertises sudden death, followed by eternal fire, for little boys who take the name of his particular lord in vain. There is the supreme wizard of the idealistic Ku Kluxers who advertises patriotism and 100 per cent Americanism for $10 per bed-sheet. There are the party-platform chemists who advertise life, liberty and happiness for the price of a vote. And along with them, classed somewhat indiscriminately as advertisers, are the manufacturers of bran-for-breakfast, Colgate's for clean teeth, Heinz for tired housewives, Pond's for princesses, and Fisher bodies for flappers; as well as the makers of pink pills for pale people and yeast for yearners after youth.

Advertising is ages old. But ADVERTISING is relatively new. It began somewhere around the early eighties. It grew into a lusty robot following the turn of the century. It became the professional sales champion around 1912, just

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about the time the country had well recovered from the panic of 1907 and the national income was beginning its climb. To get a figure even approximating the total annual advertising expenditure of American industry today would be next to impossible: It would have to include, not only published advertising figures, but also the innumerable confidential expenses for house-to-house sampling, store demonstrating, circular matter, window signs, and so on. But, looked at without reference to the total business done by the advertisers, it would undoubtedly be a very large figure. Mr. Chase guesses at a billion and a half dollars —the total may conceivably be quite a bit more.

Lux, by Marion Wildman for Lever Brothers & Co. J. Walter Thompson

The seventy-five largest national advertisers, alone, spent for magazine space in 1927 the tidy sum of $55,781,959, or 436 per cent more than was spent by the seventy-five leaders of 1913. Let us see what a figure like this means when broken down. Here is a tabulation showing the expenditures for magazine space of six of the 1927 leaders, compared with their total annual sales as last reported:

	Mag. Adv. Expenditure	*Sales*	*Percentage*
Procter and Gamble..	$2,700,000	$191,776,978	1.4
The Postum Co.....	2,400,000	57,287,853	4.19
Lambert Pharmacal Co.	1,500,000	12,857,221	11.7
The Fleischmann Co..	1,200,000	64,668,138	8.15
General Electric Co...	1,200,000	312,603,772	.35
Willys Overland Co...	900,000	153,119,598	.6

THIS range of from 1/3 of 1 per cent to nearly 12 per cent, among only six advertisers, shows how futile it is to estimate the relation which advertising expense bears to sales in terms of averages. Even were a reasonable average available, it would tell us little: For example, I know of a specialty manufacturer who spends 30 per cent of his gross income for advertising, *but* he has no salesmen. It seems safe to say, however, that generally the bigger the business, the lower the percentage of sales and advertising expenditure. And, unlike conditions during the era of the trusts, the bigger the business, the lower the price to the consumer. This is a fact, not because of any sudden access to generosity on the part of big business (although their attitude toward the public, and their sense of public responsibility, are vastly different from those of the former trusts), but because quantity production permits lower manufacturing and distribution costs which can be (and are) used as weapons of competition.[1]

If you are one of those proud consumers who never, *never* read advertising, and therefore feel that you derive no benefit from it, you may object to paying an advertising cost of 1.4 per cent for your cake of soap, or 6/10 of 1 per cent for your car; yet it is likely—indeed, almost inevitable—that if these products were not advertised, their prices would be higher by considerably more than those small percentages, the difference going into the salaries of more salesmen, into higher production costs due to smaller production, and into a reserve fund to provide against fluctuations in production and sales.

WITH all its faults, many of which Mr. Chase has admirably pointed out, advertising, when effectively done, is one of the most efficient and economical of all the tools of modern business. It quite often does more work, in less time, per dollar spent, than any other form of commercial effort. It not only calls attention to a product and helps to inform the reader of new methods which aid to more comfortable living; it not only thus makes possible lower costs to both producer and consumer; but it creates a public confidence in the advertiser which is reflected in the standing of his securities;[2] it creates continuity of production, thus preventing periodic lay-offs of workers; and, *mirabile dictu!* it protects the consumer against fraud!

You hear that a page in the Saturday Evening Post costs $8,000—*one page!* It seems an enormous sum. But the advertiser looks at it this way: That single page potentially exposes itself to the attention of the readers of some 2,900,000 copies, at a cost per copy of less than 3/10 of a cent. Of course, he cannot tell how many readers actually see and read his eight-thousand- (*Continued on page* 195)

[1] The cycle by which retail prices are lowered through the competitive use of lower manufacturing and distribution costs, which are in turn the result of quantity production built up by skillful advertising and intelligent management, is far too complicated for this discussion. But the reader will be interested in one of its important corollaries: the trend towards the simplification of competition through combination, as indicated by industrial mergers such as that of Dodge and Chrysler, and the less recent General Motors combination, in the motor car field; of Palmolive and Colgate in the soap field; and the Postum Company's purchases in the food field (within something more than three years the Postum Company has bought nine other food companies, and is distributing its greatly enlarged group of products through a single sales force working under a unified management). A brief, but excellent, exposition of this so-called industrial revolution appeared as the leading editorial in the New York World for September 5, 1928.

[2] In its recent book, National Markets & National Advertising, the Crowell Publishing Company prints the following tabulation showing the relative yield, and ratio of price to book value, of the securities of the 126 industrial concerns listed on the New York Stock Exchange:

	Non-Advertisers (27)	National Advertisers (77)
Book Value of Common Stock.....	68.70	35.75
Dividend per Share of Common Stock	2.5	2.1
Recent price	43.30	86.80
Yield	5.9	2.5
Ratio of Price to Book Value.....	.63	2.4

"Instead of 5.9 per cent return on his money, which he (the collective investor) demands for the securities of non-advertisers," runs the comment on this table, "he will take 2.5 per cent on his money from securities of whose national and permanent acceptance he feels assured."

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A Dollar Down and Ten To Go

The Pros and Cons of Installment Credit

By ORRIN C. LESTER

MY first knowledge of credit in any form dates back to my early boyhood when father used to take us five children into the nearest town to buy our winter boots at the little old combination shoe-store and cobbler-shop, owned, operated, and staffed by an old German—whose sole test of a man as a credit risk was confidence in his honesty.

It was a rather regular thing, after father and the shoemaker had made the selections—always at least two sizes too large—for father to say: "Well, Louis, I can't pay you all today. I'll give you this now and the rest the next time I am along." Louis never answered, but he accepted the cash. I think that father usually paid those bills in installments, not by any system as we have now, but by hit-or-miss payments, when he happened "to be along"—and had the money.

It has become common practice for merchandisers of all kinds of goods—from automobiles to golf suits—to urge the purchase of their wares on the basis of a small percentage down and the balance in monthly or weekly payments. We call the system by a variety of dignified names—"installment selling," "installment buying," "installment credit," and just plain "installment plan." It is essential to discriminate between the terms "installment selling" and "installment buying." The interests of the seller may be, and frequently are, contrary to the interests of the buyer.

THE primary business of any manufacturing or merchandising concern is to sell its goods. These concerns change models and styles to catch the fancy, and sometimes, I think, to embarrass the pride of the consumer. They use appealing and high-power methods to increase sales. The change in lines and improved equipment in a new model automobile or radio, new styles in furniture, clothing, and the like, stand out so attractively that it becomes difficult to resist them.

The practice of bringing out new styles and models and using legitimate means of selling them under any form of credit is not to be condemned as a business policy, but it should be remembered that the primary business of the individual as a consumer is to protect and conserve his income and, therefore, that, as consumers, we need to develop a sufficient degree of buying resistance to protect ourselves from economic waste through the purchase of articles that we have no economic right to possess. The interests of seller and buyer are not fundamentally opposed to each other. To a certain degree, they are cooperative and mutually helpful, but there may be a point where the successful efforts of the seller in the sale of his goods become a detriment to the permanent economic success of the buyer.

There has been a great deal of discussion of the good and the evils of installment selling. While the motives of those who hold different points of view on the question are accepted as sincere, their conclusions in this—as in all controversial questions—are bound to be colored by personal prejudice in direct proportion to the relationship which they bear to it. It is natural that those who are directly engaged in any successful system of merchandising will find logical grounds—and honestly so—upon which to justify its policies, and equally likely that those who neither profit from the sales nor indulge personally in the purchase of commodities sold under such a system will find arguments upon which to condemn it.

THE installment seller argues that it is an advance in modern economic intelligence and a mark of progress that credit should be extended beyond the producers and distributors of goods to the ultimate consumer of those goods; that while this form of consumer credit is based upon confidence more particularly than upon accumulated capital, yet the tightness of the contract, with the right to reclaim the goods, makes it a perfectly safe business. Up till now, nobody can successfully refute that argument, because the actual losses in installment selling have been negligible.

They argue, moreover, that installment selling, in addition to being a sound business policy is a great social service in that it permits people with relatively little capital to possess and use articles of comfort and pleasure earlier than otherwise they could; that it has increased the sale of merchandise at a time when business needed a boost; and that employment of people, made possible by the increased demand for merchandise, is in a large degree responsible for our recent years of unusual prosperity.

These adherents of installment selling say there is nothing particularly new in this system of credit; that it was introduced into this country something like a century and a quarter ago, and in Europe even before that time; and that it dates back for centuries in the purchase of real estate and such obligations as public improvements where the assessments on the consumer are spread over a period of years.

THOSE who argue against installment selling claim that we have not had a fair test of the soundness of this form of credit as a business policy: that the test will come with increased unemployment and with the indulgence of consumers beyond their ability to pay. They deny the argument of great benefits to the people, on the ground that as a rule the goods are possessed only about a year earlier than they would be if the money to pay cash were accumulated by a similar system; that it is an expensive system for the consumer; that it results in over-buying of luxuries by persons who cannot afford them; that it is a constant drain on the income of ordinary people which defeats their plans for accumulating money for the more permanent needs of life.

These opponents of the system ask whether the average American family does not possess many articles of comfort

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and pleasure considerably before they can legitimately afford them, and if in the long run their happiness is not impaired by over-buying of articles which their economic condition does not justify.

They question whether a family of modest income and practically no accumulation of permanent savings is wise in going into debt for an article which is a constant source of expense, which depreciates quickly in sales value, and which serves no useful economic purpose.

THEY question how many automobiles or other articles of luxury the people can afford in their present station of economic achievement, and whether most of us would not be better off if we waited until we could fully afford the purchase of some of the modern comforts of life.

They question whether true prosperity should be measured by the amount of goods that business produces and sells to consumers currently, or by the permanent economic success of all the people.

As I interpret it, the essence of these arguments may be summed up simply: The proponents argue that installment credit is a sound and profitable business that has come into our economic system to stay; the opponents argue that installment credit is a detriment to the common good.

It would be futile for even the most militant objector to installment selling to argue either that the system has been unsuccessful as a business or that purchasers do not like it. It has been successful and profitable, and our annual installment-buying bill attests to its public popularity. And with proper regulation and restriction by installment-selling firms and banking interests, it probably will become a sound form of credit.

"Are you, too, bound by cares and drudgeries?" From an advertisement of the Financial Advisory Department of the Bowery Savings Bank, New York City

It is estimated that the total volume of installment sales annually, in the United States, is between five and one-half and six billion dollars. The largest single item is automobiles. The Automobile Chamber of Commerce estimates the retail value of the automobiles sold in the United States in 1927 at $3,600,940,990 (passenger cars and trucks). About 60 per cent of these cars, 80 per cent of household furniture and equipment (pianos, radios, washing-machines, vacuum cleaners, and so on), 75 per cent of tractors and 10 per cent of other farm machinery, and 25 per cent of jewelry are sold on installment credit. The average down payment is around 20 per cent, and the average carrying charge about 12 per cent. On automobiles, the average time required to complete payments is 12 months; on tractors and other farm machinery, 12 months; on household articles, 14 months; on clothing, 15 weeks.

Notwithstanding the argument that consumer credit is not a new idea in this country, it is only within a very few years back that this form of credit has become of great general economic consideration. Installment buying of the common articles of personal and household use is a relatively new feature of American credit.

There is also something of a new and different psychology in installment selling as it operates in American business in that it applies to articles that are relatively short lived as contrasted with something like real estate that has a permanent and usually an advancing value. Very few persons could be induced to buy real estate unless they expected it to increase in value, or at least to hold its own, but on the other hand they will buy freely articles of comfort and pleasure which they know will decline immediately in value.

An effective indictment that might be brought against installment credit by its opponents is that it is so successful as a business method and so attractive to the consumer as to become a detriment to the permanent economic welfare of the people who use it. It cannot be denied that installment credit has been eminently efficient in producing the result for which it was designed — to encourage people to buy more goods than they otherwise would buy and, perhaps, more than they should buy under any system of purchase.

By way of example, I was attracted the other day when the young man who mows my lawn came into the driveway in a new 1928 sedan. I could not help contrasting his efforts to increase his capital through his daily wages (which must support five children) with the gradual but certain decline of his capital through the depreciation of his automobile. I debated honestly and dispassionately whether the comfort that he and his family get out of the car justifies carrying the burden of the installment payments, which are bound to consume what otherwise might be a substantial permanent saving. And I could not help asking myself whether the dealer who sold him the automobile on installment credit had done him a good turn or not.

There are two great economic impulses that invade the

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mind and conscience of practically every individual, and two corresponding forces at work in every community to encourage the survival of these impulses. The one is a man's impulse to consume his earnings as he goes along to satisfy his wants of the moment. The other is the impulse to conserve some part of his earnings for his later and more permanent needs. A sort of economic war goes on constantly between intelligence and passion, presenting the fundamental question whether the economic actions of people are going to be controlled by education or by sales efforts. This is an old, old question, which installment credit has only magnified because of the tremendously increased current spending it has invited. Obviously, we cannot command by legislation or control by moral influence the economic actions of people, but how far we should try to direct them toward rational economic experiences through education is a question that may challenge the combined responsibility of business and social leaders.

My personal judgment is that the greatest social problem of any nation is the intelligence or lack of intelligence with which its citizens use their personal incomes, and that any system of legitimate business, any scheme of unsound promotion, or any practice of the people that tends to economic waste will, in the long run, be a positive handicap both to business and to the public good.

The two basic arguments of the proponents and opponents of installment credit do more than merely sum up two different opinions. They raise the fundamental question whether any business policy in the end will be successful which, in addition to being profitable as a business, is not socially beneficial to the common welfare. Putting it in another form, they question whether in any permanently successful business policy there must not be a mutuality of social purpose as well as an individual or corporate right to private gain.

"Rainy days don't bother those who spend wisely"
From a poster prepared by W. J. Fawcett Company for the United States Savings Bank, New York City

UNFORTUNATELY many people have a suspicion that a new departure in business policy needs to be watched, lest the business may try to "put something over" on the people. I have great confidence in the integrity of business and in its "usefulness of purpose." But business, like every other department of human conduct, is not infallible, and it is not unlikely that in deciding its policies business will give more consideration to its possibilities for profit than to its ultimate benefit to the public good. By the same token, it is not likely that those who have no association with commercial businesses would set a standard of altruism for business that might be impractical if not impossible to attain. These two rather opposing viewpoints are not to be condemned. They should serve as a check against each other.

Personally, I am willing to accept installment credit as a business policy that has "come to stay," but I am not willing to subscribe to all its practices or to admit that it is not promoted beyond the point of general economic and social advantage. I think people are buying goods on the installment plan beyond the point of good judgment and of sound economic practice, and that some of them are buying beyond their ability to pay.

Installment credit should be regarded as a means of paying for goods and not as a reason for buying more goods, for the fact always remains that the obligation must be met. Whether it is met out of accumulated capital or out of future earnings does not reduce the personal responsibility or the amount of the bill.

If savings institutions had been as diligent and as ingenious in working out plans for the systematic saving of money in advance for the possession of articles of comfort and pleasure that people want, as installment-selling firms have been in showing them how to possess goods without the money in hand, neither business nor the public would have needed the installment-credit system. But now that it is here, we must not break down the confidence of the people in it by destructive criticism. A reasonable amount of installment buying is beneficial. But it would be unfortunate both to business and the public if this wholesale urge to mortgage incomes before they are earned should become a permanently increasing method for the possession of the common articles of everyday use.

So far as I know, it has not been proved conclusively that American business would not be equally successful in the long run on a consumer-cash basis, as on a consumer-credit basis—if we educated people to a systematic habit of saving their money for the specific uses to which they want to apply it. While installment credit has acted as a temporary stimulation in sales of the articles it affects, yet there are outstanding examples of eminently successful businesses that operate strictly on a cash policy. (*Continued on page* 205)

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Water Colors of Here and Now

Sunday Along a Quiet Country Road

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Left: Nursery at a modern department store
Below (need you be told?): Cafeteria

Ethel Spears, whose gay picturization of modern life appears on these facing pages through the kindness of the Weyhe Gallery, New York, is a true daughter of the century and of the city. She was only twenty when she had her first show at the Art Institute in Chicago, and she has not added nearly so many years since then as the maturity of her good humor might indicate. Instead of casting longing eyes backward at the quaint days and ways before the War, she sees what we see on every side but looks on it with smiling relish.

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What Our Parents Didn't Pay For

By EUNICE FULLER BARNARD

OF all the houses in the New England upland where we summer, my washerwoman's intrigues me most. From pleasant meadows it rises bleakly, out of its brief, moth-eaten patch of lawn—as arresting as the man in the current advertisement who said "ain't" at the dinner-party. Not a shrub or vine glozes over its stark, unpainted clapboards. Neither from the architectural inheritance of the countryside nor from its blossoming landscape has it taken on a single ingratiating feature. From shutterless windows to scrawny chimney it glares, a naughty deed in a good world.

Before the door, on the poor remains of lawn, usually stands the owner's shiny blue sedan of recent and moderately expensive model, almost dwarfing the house. From the rooftree waggles heavenward the aerial of a six-tube radio set. Piercing the walls at various angles are telephone and electric-light wires. And over the front door bulges a great electric globe of the sort one associates with street-corners.

Inside, in the two desolate and coop-like downstairs rooms that serve for living, eating, heating, recreation, laundry, and kitchen purposes, stand the chief household gods—a shining mahogany phonograph, an upright player-piano, a sewing-machine of golden oak, the radio set, and a round copper washing-machine. In all their well-oiled ranks is scarcely a vestige of arrangement. There they stand, indiscriminately, as in an auctioneer's store-room.

Sometimes as I come on this house in the twilight with its gaunt wires and poles projecting against the sky, it rises before me like a dinosaur's skeleton—the uncovered bones of our civilization. This, I say to myself, is the essential structure of American life in the twentieth century. Quantitatively speaking, its faith, its ambition, its vast new buying power begin and end in the machine.

Today, the Department of Commerce estimates, the average American family has more than a third more purchasing power than it had just before the War. Yet it is a question whether the crushing load around the middle-class wage-earner's neck has been appreciably lightened. For during the interval he has come to live in a new world filled with new things for the family to buy. The utmost luxuries of 1914 are in many cases the apparent necessities of today.

ON the pages of millions of family account books loom four major items that were almost non-existent for the supposedly harassed pater-familias a generation ago. First, and probably greatest, is the cost of the various family machines and their upkeep—the automobile, the radio, the phonograph, the telephone, and the dozens of electrical household appliances from vacuum cleaner to refrigerator. It is safe to say for millions, their 35 per cent of new purchasing power, all and more, goes in this way.

Second is the far higher price of health. Not only have dentist, doctor, nurse and hospital, in many cases, doubled their pre-war fees, but there are the legion new methods of disease-prevention that are becoming commonplace: cutting out the children's tonsils, straightening their teeth, immunizing them to various contagions, bathing them in the sun-lamp rays. And for city-dwellers, in whose ranks the majority of Americans now fall, there is the more and more expensive quest of sunlight, fresh air and exercise.

Third is the mounting cost of education and its lengthening term.

Fourth are the now almost universal luxuries that an elder generation regarded with a cautious eye: silk stockings and fur coats, cigarettes, cosmetics, motion-picture tickets, and the countless forms of recreation and travel that have become habitual since 1914.

OF all these new items that often overweigh the modern family balance-sheet, machines are probably the most spectacular objects of expenditure and desire. Families which never dream of the extravagance of buying a three-dollar book, work overtime to pay for a seven-hundred-dollar automobile. According to the Labor Bureau researches, based on official sources, there were more than 22,000,000 cars in commission in 1926, as against less than 2,000,000 in 1914. While population has increased 2 per cent, automobile registration has jumped 1,186 per cent.

Here, in other words, is a phenomenon wherein within fifteen years a single expensive luxury has become a necessity to the majority of American families. From one automobile to every sixty persons, the number has risen to more than one to every six. And in most cases it is a wholly additional expense. It replaces no other high-priced means of locomotion. Against the capital and maintenance account of the automobile on the family ledger can be written off as a rule merely a few street-car, bus and railroad fares. The obsolete horse-and-buggy of our father's day was never so prevalent. And it never became to all classes so essential a badge of power. Moreover, it was not so expensive or so often replaced. The motor car represents the satisfaction of a totally new demand for untrammeled individual transportation, for recreation, accessibility, exploration and speed undreamed-of in our fathers' philosophy.

The mass movement toward the automobile and the radio is so vast as to seem almost biological. It is as if man, at whatever expense, were suddenly trying to become a new animal, with individual powers of locomotion and of hearing enormously intensified. Between 1914 and 1925, the value of radio apparatus produced in this country increased 1,563 per cent. And a radio magazine recently estimated that there were at present in American homes not less than 7,500,000 sets, as against 60,000 six years ago. Here again is a luxury which has come almost overnight to seem as essential a feature of the domestic scene as the dining-room table. And offsetting it on the family account-book can only occasionally be checked off the saving of a few concert or prizefight seats. Meanwhile the sale of phonographs, instead of faltering, has apparently increased phenomenally also.

While the nineteenth century was the machine age in that it changed the trend of production, the twentieth has

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completed the process by changing that of consumption. In Victorian days, machines were purely servants used to speed up a civilization that retained its pre-machine ideals. Knitting-mill and cotton gin, steamboat and railway train, were valued simply as they ministered to dress and travel.

It has remained for our own last decade to make a god out of the machine. With us it has become not alone a producing instrument, but a chief object of ostentatious consumption. Individual ownership of automobiles, for instance, has become a main criterion of respectability. In any good suburban community, a man is known by the car he keeps. Its speed, its fittings, its lines, its paint, adumbrate, if they do not fix, his social position. And, as Will Rogers has suggested, if all the unpaid-for machines were ordered off the roads, the traffic problem would doubtless be solved.

In practically all American tabulations of prosperity, the extent of car-ownership is accepted as an undisputed measure. Like the gold-standard, it is becoming axiomatic. The automobile is as emblematic of present-day American culture as the coat-of-mail of the age of chivalry. Unquestioned, it claims its huge quota of the family income.

Take that index of the great purchasing heart of rural America, the mail-order catalog. Almost half its legion items are machines and their parts, and mechanical appliances. From "Absorbers, shock" to "Wrenches, spark-plug," the list of batteries, tires, springs, lights, cleaners, covers, and curtains for automobiles alone goes on column after column. Then there are the pages of bicycles, radios, phonographs, records, and player-pianos, and the household machines, vacuum cleaner, dish-washer, steam-cooker, sewing-machine, washing-machine, electric pump and oil burner.

NOW, all these household aids represent a capital and maintenance expense far beyond that of broom, washboard, and old oaken bucket. They may, as the advertisements suggest, represent an ultimate saving in wives, mothers and hired help. But wear and tear and mortality of household labor have seldom been figured in the family cash account. From the standpoint of the old-time bookkeeping, these machines are a straight additional expense.

As the radio and motor car directly, they are indirectly part of the modern American investment in ease, leisure, and recreation. Yet in the years between 1914 and 1925 the value of the smaller electrical appliances produced in America—vacuum cleaners, flatirons, stoves, cooking utensils, and radiators—increased 2,000 per cent. In the last four years shipments of electric washing-machines practically doubled. And the end is not yet. The last year has seen electric and gas refrigerators—still more expensive machines—sweep victoriously into the market.

Take the up-to-date family's expenditure for machine-purchase alone, not counting maintenance and replacement, and contrast it with their parents'.

Schedule of 1928		Offsets of 1900	
1 automobile	$700	2 bicycles	$70
1 radio	75		
1 phonograph	50		
1 washing machine	150	Wringer and washboard	5
1 vacuum cleaner	50	Brushes and brooms	5
1 sewing machine (electric)	60	Sewing machine	25
Other electrical equipment	25		
Telephone (year)	35		
	$1,145		$105

These are modest estimates. The automobile, the radio, and the phonograph might easily be set down at twice the sums suggested. The $700 car was chosen as a median, because the Labor Bureau's researches have shown that 77 per cent of the automobiles now produced in the country cost less than a thousand dollars. Nor does the 1928 schedule include any of the larger, less universally used electrical equipment, such as the dishwasher, ironing machine, or refrigerator, at prices from $100 to $500 apiece.

Yet calculated on this conservative basis, there is a thousand dollars in machine-outlay that our parents at the turn of the century never had to consider. And so far as the automobile is concerned, it is a continuing outlay. The machine itself must be replaced every four or five years at most, and there are in addition the constant operating expenses—tires, gas, repairs, insurance, license, garage facilities—that with even moderate car use would amount to some $250 a year.

CONSIDER, too, that two-thirds of all the people in America now live in electrically lighted houses, as against little more than one-third eight years ago. Electric current for any purpose was simply not present among the household bills of 1900. As for the telephone, the number of stations in the Bell system has more than doubled since 1914. Today there is one telephone to every seven people in the country. Moreover, if plumbing may be considered machinery, it should be noted that bath tubs, lavatories, and sinks have increased 118 per cent, in monthly average shipments in this period.

When father has exhausted his fountain pen, writing checks for tires, gas, batteries, telephone, and electricity, he may turn to the doctor's, dentist's and oculist's bills. The Bureau of Labor Statistics in Washington has just completed a survey of the cost of present-day family medical care. At a minimum average of $350 a year for a family of four, it has determined, teeth can be looked after, glasses fitted, prescriptions filled, doctors' bills paid, and the occasional nurse and hospital fee covered.

To be exact, it found $86.65 a year to be the irreducible minimum individual repair charge to keep the human machine in proper running order. And this it took to be about $20 below the normal figure, for the survey was made with bureau employes as a basis, and they average about ten visits a year to the free dispensary of the Department of Labor. Thus the proper yearly average would probably be approximately $425 for a family of four, and at least $530 for a family of five.

And this sum does not pay for serious accident, lingering illness, major operations, or the new baby. It covers only the greatly increased fees of the medical profession, and the higher standard of health care among the general population. Semi-annual visits to the dentist, and even periodic health examinations, are becoming a common habit. Nor does this sum cover the high price the modern city dweller must pay for the health essentials of sunlight and fresh air, which fell to his father's lot like the gentle dew from heaven. For a southern exposure in a city apartment, even for outside rooms, he must pay a rent premium. For country vacations, for week-ends out of town, for children's camps—which, since the War, to the number of 2,500, have grown to be a wholesale solution of the city youngsters' summer problem—he must spend hundreds of dollars more.

For any form of exercise save walking, he must spend again. Playing privileges on (*Continued on page* 190)

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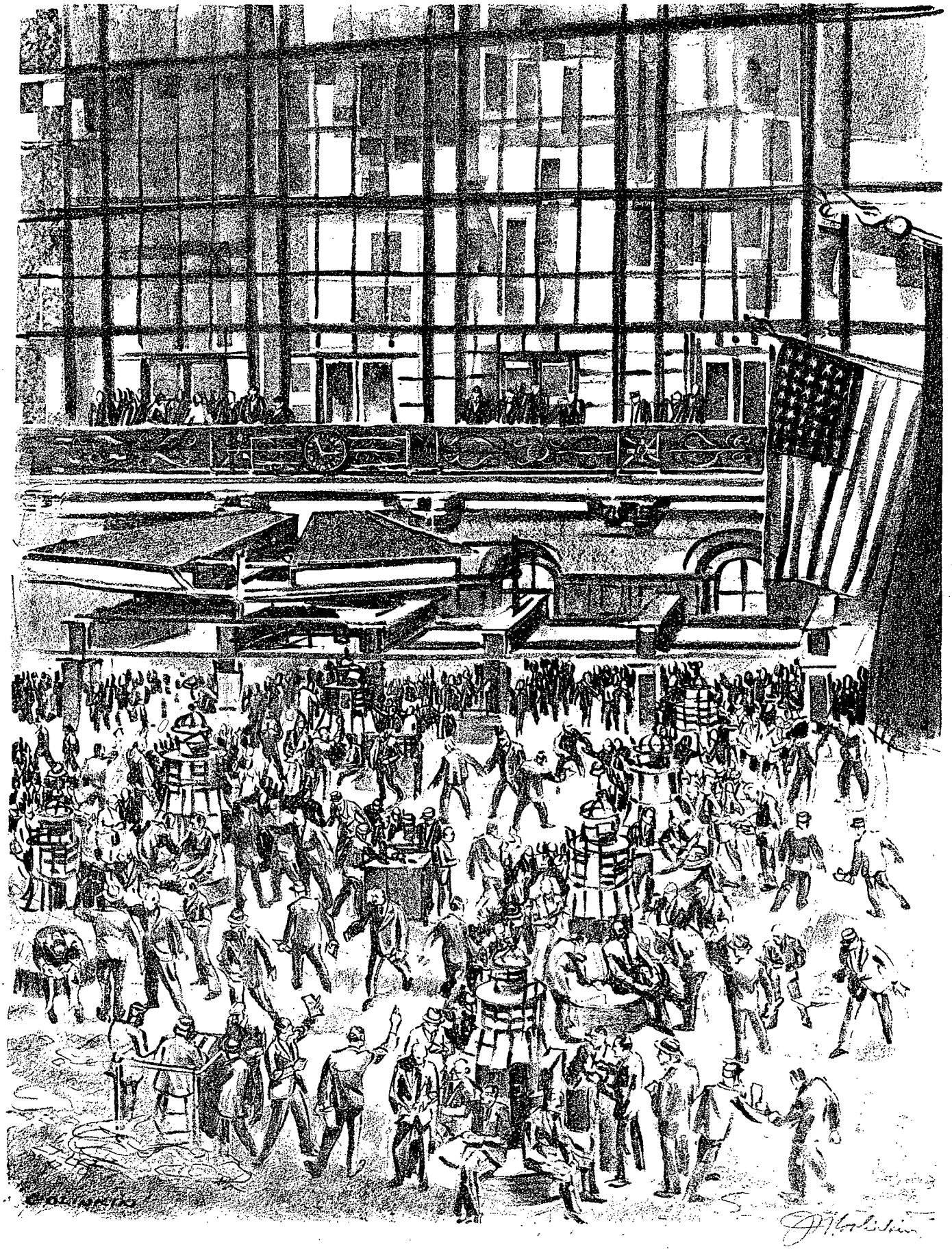

FOUR-MILLION-SHARE DAY

Lithograph by J. W. Golinkin

Courtesy Kennedy and Company, New York

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Big Money Quick

By MERRYLE STANLEY RUKEYSER

NEVER before in the history of civilization has speculation kindled the imagination and stirred the energies of as many individuals as in the good year 1928. Oddly enough, this public orgy has taken place after more than four years of advancing quotations for the securities of America's successful industrial, railroad, and public-utility corporations.

Recognition of value has been belated, and the recurrent waves of excited advances have reflected extraordinary competition among buyers. Love of the game of speculation has unquestionably been a motivating force, but many were actuated by more materialistic aspirations. They wanted to quicken the process of building up an estate. The old axioms of safety and 5 per cent seemed too slow. There is a mass movement to speed up the accumulation of wealth.

Accordingly, the demand for stocks has consistently expanded and, despite interludes of drastic and highly emotional liquidation, the broad trend of speculative prices since the post-armistice deflation culminating in 1921 has been upward. According to the New York Herald Tribune averages, the mean price of seventy representative industrial stocks rose from 60 on January 2, 1922, to 179 on September 15, 1928. During this period, the average price of thirty railroad stocks has soared from 62 to 130.

In attempts to rationalize this radical writing up of market prices there has been a tendency to forget that value is a subjective matter. Securities are worth what the public is willing to pay for them. Accordingly, changing mental attitudes and shifting emotions toward tokens representing great corporate ventures are major factors in determining the prices, and an explanation of the great change calls for psychological analysis as well as for measurements by accountants and economists.

Each new frenzy of public buying is a response to the laws of mass psychology, even more than a reflex of fundamental changes in external economic conditions. Of course, when emotion carries prices far above intrinsic worth, corrective reactions are in the making. The rise in the average price of seventy industrial stocks from 157 at the end of June, 1928, to 179 in the middle of September, 1928, represented no austere recognition of intrinsically different economic conditions. The interplay of emotions on the financial structure is evident to candid onlookers who can make naïve observations of the behavior of traders in the board-rooms of brokerage houses in Wall Street, and in all the Main Streets of the country, which are tied to the money center by direct telegraph wires. At the peak of recurrent waves of great popular buying, brokerage offices are congested with eager watchers of the ticker, which for five hours each day unfolds the story of hopes blasted or of aspirations fulfilled. There is standing room only for late arrivals, and many brokers have begun to hang up placards announcing that seats in the board-rooms are reserved exclusively for customers of the house.

The crowds are a cross section of middle-class Americans —men and women. They bring cash to put up as margins out of their earnings, or perhaps from money inherited or received from relatives. If the lay speculator is temporarily successful, he increases his equity, and keeps his place in the great national guessing contest. But if he finds it necessary to sell out stocks which have been bought principally on borrowed funds, at less than the purchase price, his margin or equity is either wiped out or reduced. Once his stake has been lost, he must step aside, like the frustrated gambler at the casino in Monte Carlo—undoubtedly sadder and possibly wiser and certainly very much poorer.

Observing the charts which show major price trends, one would be inclined to assume that all who bought for the rise in the last four to six years have been successful. Nothing could be further from the truth. Prices have moved upward, not steadily but in a jagged course, with advances interrupted by reactions. On some occasions, as in March, 1926, and in June, 1928, the intermediate setbacks were so precipitate that a majority of marginal traders were forced by lack of perspective to sell out at depressed prices. Although the secret of speculative success lies in buying low and selling high, as Willie Howard chants

(*Cont'd on page* 186)

A Decalog for Investors *

(1) Formulate a financial program and stick to it.
(2) Do not restrict your savings to what happens to be left over after expenses have been met. Take your investment fund from your pay envelope first and spend what is left over.
(3) Get the maximum benefits from your purchasing power by wise spending in accordance with a budget.
(4) Count on the workings of the compound-interest table rather than on the uncertain principle of the lottery for the building up of your estate.
(5) Do not let death, illness or accident interfere with the attainment of your financial objectives; insurance will take care of these hazards.
(6) Be master of your finances rather than a slave to money.
(7) Allocate part of your income to unselfish purposes.
(8) Do not confuse thrift with niggardliness. Education and culture for yourself and your family are good investments.
(9) Buy securities outright only from houses whose integrity you have checked through independent sources. When in doubt, deal directly through a bank. You should have an account in a savings bank before you begin to buy stocks and bonds. Remember that real bargains in securities are virtually never peddled by stock salesmen.
(10) Either avoid speculation entirely or limit your commitments to what you can afford to lose.

* From Financial Advice to a Young Man, by Merryle Stanley Rukeyser, published by Simon & Schuster.

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Money Madness

By ALICE E. JOHNSON, M.D.

MONEY is a symbol of exchangeable values. It is all of that, and nothing more.

Yet money is notoriously a cause of trouble, worry, fear, perplexity. One can not get enough, or is afraid of losing it, or sacrifices too much for its possession. All these difficulties come from a failure to keep in mind the exact meaning of money as it is defined above. We overlook the fact that it is a symbol and not the thing symbolized, or we have too vague a sense of the values it represents, or we accept the fiction that it represents all the values of life, and not merely those that can be bought and sold.

There is a universal tendency in the human mind to think in terms of the personal idea, or mental image, rather than of the thing imagined, and to deal with the idea as if it were the actual thing. In some degree this is inevitable. Nobody ever sees, or can ever see a thing exactly as it is. To do that would be to "know what God and man is." But one's idea may be exceedingly—and indeed, unnecessarily—far away from the object. For the idea is made up of many elements besides the impression received. It may be blurred and distorted by all sorts of other ideas, true and false, and the individual's whole experience and reactions are sure to color it. At best, the impression is obliged to be only a partial one.

This substitution of idea for reality is the psychological mechanism by which mental disease is produced, regardless of what is the actual cause of the disease. When the idea diverges sufficiently far from the thing, one is said to be "mad." The most healthy-minded person is the one whose ideas most accurately reflect all things and situations with which he deals, and such a person's conduct will be most "normal."

For feeling and action are determined in all cases by the idea, and not directly by the thing sensed. The more the idea varies from the fact, the less appropriate will be the consequent emotion and action. The troubles that people complain about are not directly due to what is happening to them, but to what they think is happening; and however absurd their conduct may seem to us, it is always a true expression of their ideas.

"Money madness" is a mental disease that is said to be more common in America at the present time than elsewhere. The symptoms of this disease can be placed in various groups, according to what false idea about money is present in the victim's mind.

One group taken together constitutes the miser type. The trouble here comes from the idea that money is a thing-in-itself, that it *is* value, and not merely its symbol. Motivated by such an idea, one naturally bends all his energy towards the accumulation of money—or towards saving it, for the need of conserving so precious a thing is apt to produce a caution that is incompatible with the chances the money-maker must take. Money gets to be an end to such a person, *the* end of his existence in the late stage of the disease. To have to use or spend any of his hoard causes him exquisite pain.

Then an opposite kind of symptom is seen in the spendthrift. Such a person has lost sight of the connection between value and money. There it is, little or much, to buy ease, pleasure, gratification; and he does not see that it could have its origin only in somebody's renunciation of ease, pleasure, gratification. This is the attitude of a child toward money, normal in a child, pathological in an adult.

IN a third group are the symptoms shown by the person who ascribes all his failures and troubles to the lack of money, or who expects its possession to satisfy every need of his life. He has an obsessive urge to get money, more and more money, at all cost. Such a person is, in fact, suffering from spiritual poverty, and he has the false idea that a cure can be effected by multiplying his possessions. This is a most insidious type of mental disorder, and it is more contagious than any of the reportable diseases. One victim can infect a whole community almost over night. It is, indeed, at the present time a pandemic condition.

Now, the practical application of this psychological discussion to the difficulties about the family budget should be clear. If people are to live and work together in harmony and with success, it is necessary that their ideas of what they are trying to do be in some degree of accord, otherwise in all their discussion they will be talking about different things. For agreement they must first define their terms; and if their terms, their ideas, are to be alike, they must be cleared as much as possible of the distorting personal element by continually referring to the clearly envisaged object. Both the object and the idea must be seen more clearly and compared over and over to see where they differ.

In a family where one member thinks money is worth more than it is, and another thinks it is worth less, and still another is trying to make money cover a lack of moral development, there will be seen just such a condition as is presented in thou-

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DOES money matter? One of the few factual studies of the relation between money and happiness was reported in the April Survey Graphic (page 30) in a summary of Dr. G. V. Hamilton's study of two hundred married men and women. In general this small group of people did not feel that money made for marital friction, yet their marriages seemed more satisfactory at the higher levels of income than at the lower. Perhaps they were happier because they were richer, perhaps more successful because happy. Here another psychiatrist, writing from professional experience, tells what are the roots of some of the troubles that we attribute to money or its lack.

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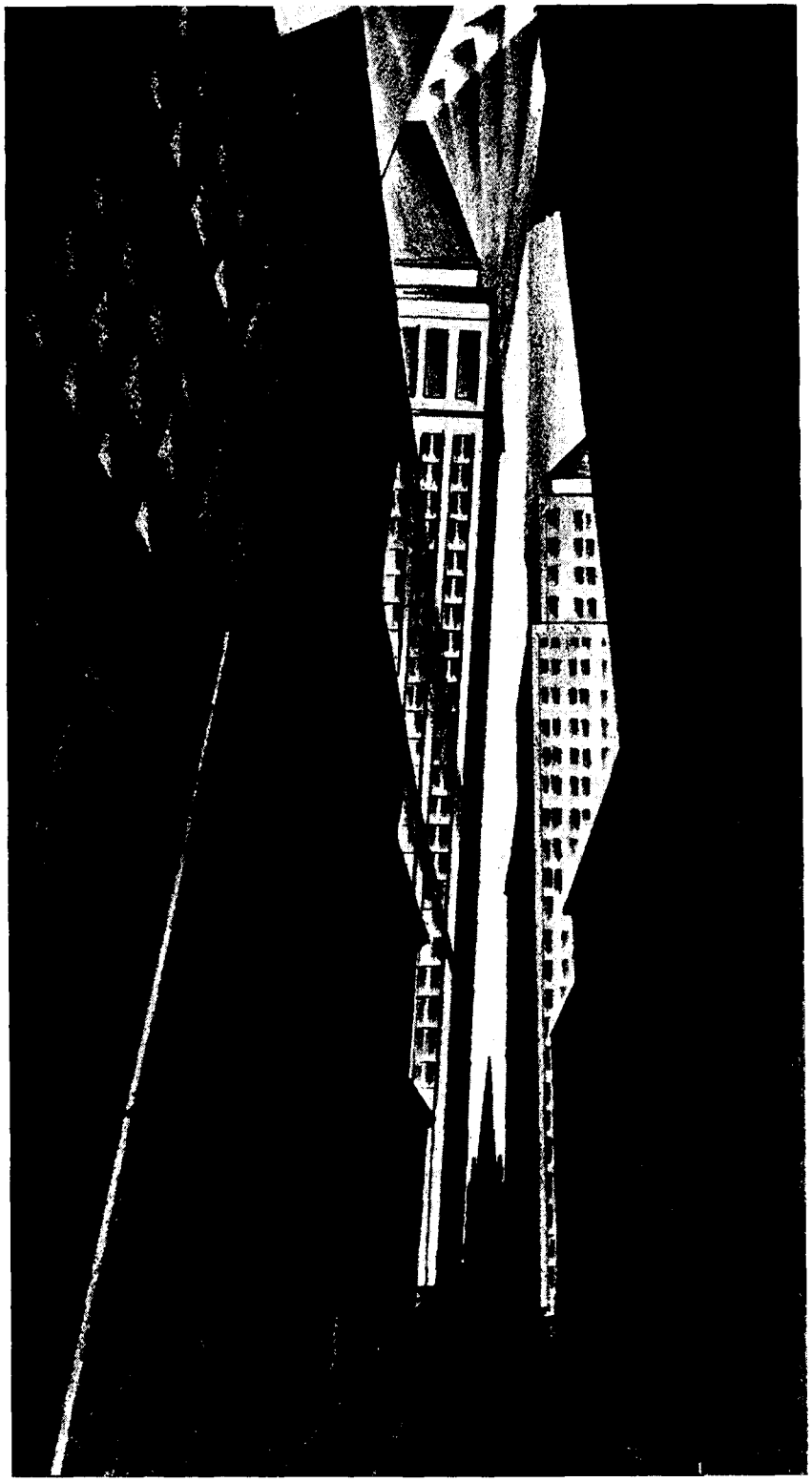
sands of American homes. The devastation wrought by such ideas, and such differences, in family life is incalculable. This is a tragic spectacle, for likely as not each one feels he is entirely right, never even recognizing that his idea is different from that motivating the conduct of the others.

Even more disastrous to the stability of a family is their acceptance as a whole of the idea that money represents all value. By its very falseness this idea has in it a disintegrating, centrifugal force that must inevitably destroy the basis of organization and all mutuality. No one need look very far to see some home fallen —or ready to fall— apart, from this cause.

Now, some one reading this article is sure to say: "All this does not touch our case. We are not misers or spendthrifts, nor are we trying to make a lot of money. We work hard, and are careful, and still we can not get enough money for our actual needs." That may well be a true statement of the situation, so far as it goes. There is such a thing as bad economics. Economic laws exist, and they have a definite field of application. Obedience to these laws will prevent some of the ills of life, but it will not prevent all of them. If the trouble does not come from false ideas about the meaning of money, then it is not primarily a financial trouble. Money is just a peg to hang it on, and it is used in the way that Brutus is said to have used his star. Even illness, in which money is needed, is primarily a health problem. People in all degrees of material prosperity get sick and die. Many of the qualities found in human beings serve to prevent success and happiness, and some of these may show their consequences first when comparative poverty or comparative opulence arrives, but their existence does not depend upon the amount of money one has.



Courtesy Weyhe Gallery, New York

WALL STREET, *by Arnold Ronnebeck*

These qualities and their evil results are not amenable to the laws governing economics. It is a symptom of our money madness that we look to economics to cure such ills. They may be—and many of them doubtless are—curable, but only by finding out where the cause really lies and removing it. Is it lack of physical energy, or of courage? Is it vanity, too much ambition, bad habits, trying to appear what one is not? At best money could only temporarily mitigate the symptoms arising from such causes. Life could be amazingly simplified if we called things by their names.

There is an answer to every human problem—not always, perhaps the one we wish to find, but a true answer, nevertheless. Insofar as our ideas of the laws governing the situation are in accordance with what those laws actually are, the problem will admit of solution.

As a matter of fact, each of us will meet his money troubles in the same way he deals with all the difficulties of his life. Whatever intelligence, whatever courage, whatever philosophy or good-will one is in the habit of bringing to difficulties from other causes, will be applied also to those which money or the lack of money brings. Many things in our lives are beyond our power to change. Fortunately we can always change our ideas about them.

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Average-Man of the Modern City

Played Against A Back-Drop Of The Rest Of Us

Known as a number at his work

A kind of present-day morality play is The Crowd, a motion picture produced by the Metro-Goldwyn-Mayer Corporation. John Sims works, plays, loves, suffers, has small dreams, failures and small successes among millions of strangers just like him.

Courtship progresses over breakfast at a lunch counter

Ten minutes of five—the end of the white-collar working day

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The honeymoon at Niagara

From all these new babies he tries in vain to pick out his own

His child is dying, and about him people push on, noisy and unaware

Happiness see-saws with sorrow and he is again in tune with the noisy, self-centered Crowd

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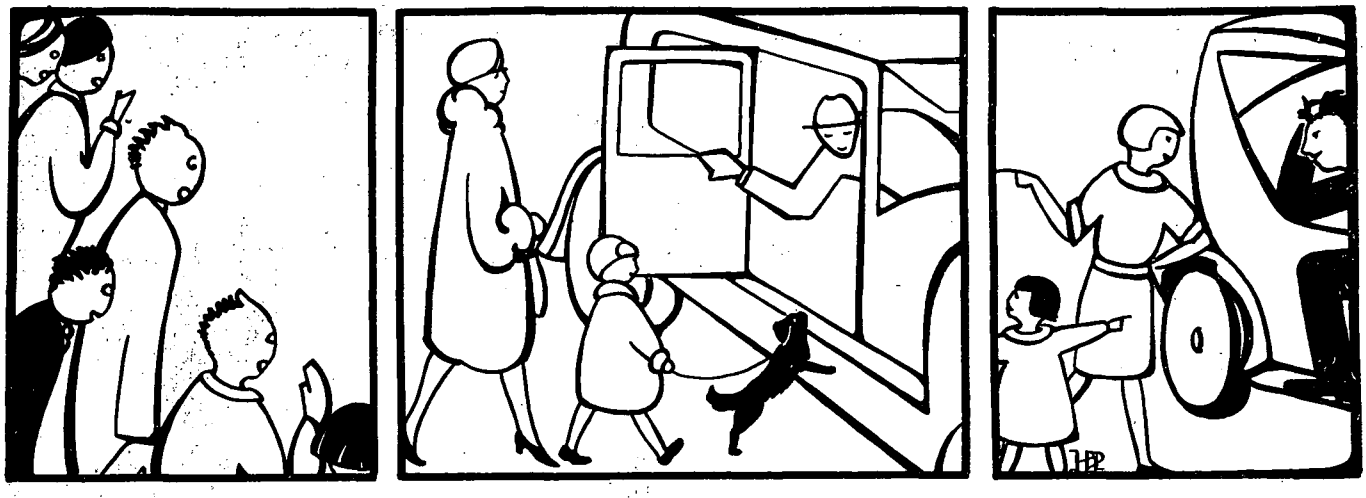

How the Joneses Do It

By CHASE GOING WOODHOUSE

Drawing by Helen B. Phelps

PROFOUND secrecy has enveloped the way we spend our money. The budgets of the very poor and of those fighting for higher wages have been displayed in many a document, but we of the middle class with the "business and professional standard" have maintained the tradition that "it is not nice to talk about money." But the times are getting us too! How can we make ends meet? What are the others in our group doing? How can the Dollivers down the block run a car and send the children to college too? Where can we get information and advice to tell us whether or not we are spending our income so as to get the most from it?

Almost daily letters come to the Bureau of Home Economics at Washington asking for help in spending. More and more they have been coming from the middle income groups. Those from families with $3,000 or $4,000 a year are usually written by the wife, and ask for specific help with her food and clothing expenditures. But higher up the income scale it is the husband who is sending out the S.O.S. Why can't they save more on $8,000 or $9,000 a year? Why does the salary of $14,000—which looked so large when he jumped to it from $9,000—now seem far from enough to cover what he and his family feel are the minimum essentials in the country-club area where they live? Why can't he accumulate enough to start out toward his goal of economic independence?

What are we all trying to do? Have we a standard of living in mind which it is impossible for us to maintain? Is there any "one best way" to spend a given income; or isn't it an extremely personal matter with each family? There is no doubt but that the latter is the case. Nevertheless, it is a help to know what others like us are doing and thinking.

For this reason the Bureau of Home Economics has been collecting data on the expenditures of business and professional families scattered over the country. That the group is interested is amply testified to by the patience with which each family has filled in forms and sent in detailed weekly records of all expenditures for an entire year, or has answered the myriad questions of the fieldworker who has been sent to interview them. Full details of expenditures for a year have been obtained from some 200 families, all of the business and professional group. In most cases the wife is a college graduate. The husbands are doctors, lawyers, engineers, college professors, school teachers, research men, civil servants, owners and managers of factories or in business positions of various types. The family incomes range from $2,200 to $125,000 in one extreme case, but the majority are in the income group of around $4,000 to $7,000.

Two hundred families is a small sample of the whole business and professional group. Still it has been surprising to note the homogeneity of taste and desires. The family stories read much the same whether they come from Washington, Nebraska, South Carolina or Pennsylvania. New York City, of course, shows differences, but these are matters of expenditure forced by the environment rather than matters of inherent desire. In what they want, in what they are trying to get with their incomes, these families are all much alike, though in their actual expenditures limitation of income necessarily makes a difference in the way desires are expressed in concrete goods.

FUNDAMENTALLY all these people want some feeling of security, some provision for the future; they want "proper housing," a good neighborhood, space and privacy, a suitable play area for the children; they want their children to have the best preparation for life, both physical and cultural, that they can provide. Good furniture and artistic surroundings, access to books and periodicals, a circle of friends, these are the main wants under the heading

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which the budget makers used to call "higher life." A car is a necessity in most situations if the family is to see friends or to get a glimpse of the country. Clothes are secondary. Less and less are they playing a role of any importance in the standard of living of this group. Probably the fact that the ready-made garment industry has so democratized style that it is no longer a badge of class, has something to do with this situation.

Now how do these families actually spend their income? Averages mean little. It is hard to say that certain families are typical, as spending is such an individual thing, but on the whole there are certain patterns which are more or less representative. Take, for example, the family we might call the Woodwards. There are the mother and father and two boys, seven and four. The man is an engineer. The wife has been trained in home economics and was professionally employed before her marriage. Both are of New England stock and have been well grounded in the philosophy of thrift. They live in one of the more distant suburbs of Washington, D. C., where most of the people are government workers and where most of the families have about the same income. Their house cost $9,500 and carries a mortgage of $4,000. The furniture is simple but in good taste and a few heirlooms give the house the tone they would feel was essential. They own a small car but good care and careful usage give it a long life. Mr. Woodward belongs to one professional organization and to a Washington club in which membership has a professional value. He uses it a minimum amount, however, and unlike the wives of many members, Mrs. Woodward does not use it for luncheon or for entertaining. In fact, they regard the club as definitely a vocational and not a recreational or social organization.

THE older boy goes to the public school and both parents are active in the parent-teacher organization and in other community activities. Apart from these they spend little on recreation; the theaters and concerts are far from their suburb. They drive into the city to attend a downtown church and get much satisfaction out of the really good sermons and group discussions.

The wife makes practically all her own clothes, even her coats. She has arranged with a tailor from one of the downtown stores to come to her house in the evenings and cut and pin together a coat or dress. Thus for a small sum she obtains a good cut and it is a simple matter for a person of her skill to do the actual sewing. She watches the stores and buys at special sales and in quantities where it is more economical. The only service employed is a laundress and occasionally a young girl to sit with the children in the evening. Last year $104.30 covered the cost of this service and of the little laundry which was sent out. The wife herself does such jobs as painting the kitchen and the woodwork and waxing the floors, and the husband spends his spare moments on the outside of the house and the garden.

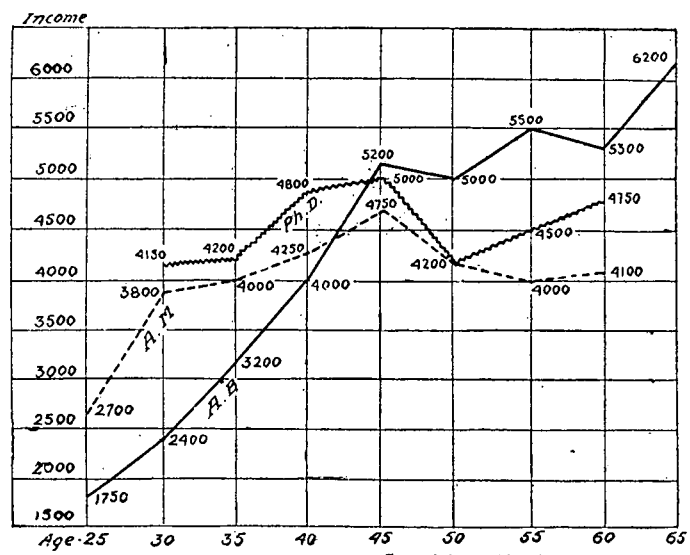
Of course, all this planning and actual work takes time and the wife has little energy left for many of the things she would like to do. Summer vacations are as busy as the winter since they have inherited a small farm and are anxious to improve it. In brief the Woodwards represent a goodly group who are following the more simple professional standard. They want the best they can afford for their children in the way of opportunities of the less expensive type. They are content with the simple social life of their suburb and have found their friends among people situated much as they are both financially and culturally.

Taking all their expenditures for the past year and adding 6 per cent on their equity in the house, their expenditures come to $5,549.72. The husband's salary is $4,200, and interest from investments brought in $510. A legacy of $5,000 was used in part to cover the cost of repairs to the house, but the bulk of it was invested. The summary on page 149 shows in detail how the Woodwards used their money.

WHAT if the expenditures are about doubled? On the other side of the city, in a rather fashionable suburb, is another family, the Greys. Here the husband, a professional man and writer, makes a salary of $5,400, the wife adds $725 a year from her part-time job, the income from investments is $1,630, and during the year there were gifts from relatives amounting to $1,300, making the total cash income for the year $9,055. Their expenditures, including 6 per cent on their equity in the house, came to $9,216.50.

The house, in an excellent situation, has nine rooms and two baths and is valued at $19,500. There are two children, both in school. The homemaker has had special preparation for her job, and though she held a paid position before her marriage, has only recently resumed her outside work. She is active in many associations and takes a prominent part both in her neighborhood and in the larger life of the city. She is chairman of many committees and has numerous social contacts without in any sense being a part of the "social whirl." Her home is a model among her friends, and much thought has gone into the plans for the future of her two children and into the general management of the family life including, of course, the expenditures. This family is representative of the professional standard on a high level.

Both husband and wife come from families which have been prominent in their communities for many generations, both have a keen sense of civic and social responsibilities, both want the best for their children but also the greatest possible chances for their own development. Their hospitality



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Median incomes of men with the college degrees of A.B., A.M., and Ph.D. From a study on the relation of education and income, based on 1926 data from 7,396 college and non-college men, by Everett W. Lord, Dean of the College of Business Administration of Boston University

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The Greys' Account Was $9,216.50 for a Year

Food purchased	916.60	
Meals out	105.04	
Husband's lunches	7.15	
Total Food	1028.79	11.9 per cent of total expenditures
Clothing		
General	10.89	
Husband	191.70	
Wife	421.52	
Daughter 12	163.69	
Daughter 6	93.40	
Total Clothing	881.20	10.2 per cent of total expenditures
Operating		
Fuel	158.65	
Light	43.71	
Water	9.67	
Telephone	38.36	
Ice	52.00	
Supplies	15.60	
Laundry out	1.59	
Service, full-time maid	573.40	
Safe deposit	3.50	
Insurance on furniture	33.03	
Stationery, stamps, etc.	19.66	
Carfare	28.55	
Total Operating	977.72	11.3 per cent of total expenditures
Housing		
Repairs	38.82	
Taxes	333.48	
Interest on mortgage	905.00	
Total Housing	1277.30	Plus 6 per cent on equity in house, 18.0 per cent of total expenditures
Health		
General	63.31	
Wife	95.60	
Daughter 12	69.60	
Daughter 6	7.75	
Total Health	236.26	2.7 per cent of total expenditures
Development		
Reading	88.35	
Church	38.20	
Charity	22.50	
Taxes other than house	59.90	
Gifts outside family	76.73	
Recreation	87.97	
Recreational equipment	1.25	
Children's equipment	6.45	
Entertaining	4.65	
Vacation	84.50	
Vocation	207.52	
Associations	45.00	
Formal education	43.80	
Total Development	766.82	8.9 per cent of total expenditures
Furniture and equipment	182.08	2.1 per cent of total expenditures
Automobile	343.26	4.0 per cent of total expenditures
Personal		
General	11.83	
Husband	33.05	
Wife	33.05	
Daughter 12	31.08	
Daughter 6	3.55	
Total Personal	112.56	1.3 per cent of total expenditures
Savings		
Life insurance	539.21	
Payments on house	1021.00	
Other investments	982.50	
Total Savings	2542.71	29.5 per cent of total expenditures

is simple but has a degree of formality necessary in their circle. This family does not have the pressure to save as would most families of this income level, since both will inherit sufficient to care for their future at about their present level of living. For this reason it is interesting to note that 29.5 per cent of their total expenditures fall under savings. Mrs. Grey is a careful buyer but she does not feel the necessity of devoting as much time to it as does Mrs. Woodward, since there is not as narrow a margin within which she must stay. However, if we compare the expenditures of the two families on a percentage basis, it is evident that they are much alike. The great differences seem to appear in housing and in savings. But these are due to the fact that the Woodwards spent an unusually large sum in repairs to the house. Another year this would have gone into savings.

WHILE the Greys have more leeway in expression of their wants than have the Woodwards, their underlying desires are not so different. There is, however, a great difference in the opportunities which the two women have for a really broad and satisfying life.

The Greys' accounts for the year showed the distribution of their income, given in the table on this page.

Where the income is cut in half rather than doubled, the percentage distribution undergoes a distinct change. For the lower incomes, the Blacks may be taken as representative. Here there is a young business man of thirty-two, with a wife and one child eight years old. They are buying a small house in one of the newer and less expensive suburbs. The wife again is a trained homemaker and a careful spender. Food represents a much more important item in their budget than in the case of the higher incomes; health does not show the routine examinations which all the Greys have each year nor the examination by child specialist which each of the Woodward children had during the year. The Blacks did not have even routine dental work. Another year, of course, their health expenditure might be very different, but that would represent real illness and an acute emergency. Though food represents a larger percentage of their total expenditures than in the higher incomes, still they spend about the same percentage for housing and not so much smaller a percentage than the Woodwards for savings. Allowing interest on their equity in the house, their total expenditures for the year came to $2,413.01. Their accounts showed this amount distributed as shown on page 150.

These three Washington families have small children in the public schools, and such expenditures as they have for formal education are comparatively small and cover only such things as music and dancing lessons. How do the families manage when there are children in college? One family living in a large city in central Massachusetts has two boys in college and a third in highschool. The husband has a salary of $4,300; in scholarships and summer earnings the boys accumulated $673.85, making a total cash income for the year of $4,973.85. The wife received a legacy of $1,900, part of which went into a car. This family rents. Their total expenditures for the year came to $5,349.53. Their expenditures are very different from our other families in that development takes a much larger percentage of their income, savings is almost absent, personal expenditures are relatively much higher, and housing lower. The automobile was bought during the year, which makes an unusually large percentage of the income fall under this

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head. Here is a family in which the emphasis is upon education and a chance for enjoyment for the children. Most of the money spent for vacation was paid for camp expenses for the youngest boy. The clothing expenditures for both the wife and husband are low and neither bought any major garments during the year, the most expensive item being a pair of shoes at $12 for the wife. Once the young people are through college and out on their own, the set-up of expenditures will no doubt be very different.

THIS family has always had heavy expenditures and was not able to accumulate during the years when the children were small. As will be seen, the wife does practically all the housework including most of the laundry. Postage is high because the college boys send their laundry home. Insurance is so small that it would be far from adequate in caring for any emergency, but no doubt the boys could meet one if it should come. The details of expenditures taken from the accounts are shown on page 150.

It is not necessary to point out where there are real gaps in this list of expenditures. Education and the needs of the children claim the major part of the income after food and shelter are provided. Perhaps the family should not have bought the automobile; perhaps somebody could discover an item here and an item there which might be cut. But, after all, given the main problem, the income and the need for education for the children and for some relaxation for the parents, is the choice very great? Isn't it possible that Dr. Peixotto is correct when she says that $7,000 a year is necessary to cover the cost of the professional standard of living for a family with two children? This is not saying that we all "ought" to have $7,000 a year, or even that we could have it under present economic conditions, but that the desires which the professional group have, the things which they feel are essential to a well-balanced life, the things the lack of which means hardship and worry, cost $7,000 a year.

COMPARED with other groups in the community, the professional and business groups in the middle income class are well off. Among the lower income groups, food, housing and clothing take most of the income. Among a group of Minnesota farm families, Professor Zimmerman reports that 34.5 per cent of the income went for food, 24.6 per cent for clothing, and 16.0 per cent for housing. Among the industrial population, a group of mothers' pension families in Buffalo spent 53.7 per cent of their money for food, 13.4 per cent for clothing, and 17.1 per cent for shelter. Dr. Houghteling found that just one-half of the families of unskilled laborers which she studied in Chicago were able to meet the standard of living set by the Chicago Standard Budget for Dependent Families even when all sources of family income were considered. If the earning of the chief wage-earner alone were available, more than two-thirds of these families fell below this standard. These families spent not less than 31.3 per cent of their income for food, and some were spending as much as 42.8 per cent for this item; nearly one-tenth were paying more than 30 per cent for rent. In none of these groups were savings more than small emergency funds, and expenditures under "development" were minute.

But after all, isn't this quite another problem? Isn't it one question how the national income should be distributed

How the Woodwards Used $5,549.72

Purchased food	513.44	
Meals out	39.34	
Husband's lunches	95.48	
School milk	2.65	
Total Food	650.91	11.7 per cent of total expenditures
Clothing		
General supplies	2.40	
Husband	217.36	
Wife	104.29	
Boy 7	43.99	
Boy 4	22.94	
Total Clothing	390.98	7.0 per cent of total expenditures
Operating		
Fuel	154.36	
Light	29.31	
Water	11.72	
Telephone	62.54	
Ice	9.20	
Supplies	31.27	
Laundry out	4.44	
Laundress	89.04	
Child care	10.82	
Safe deposit	1.50	
Interest on note	11.06	
Insurance on furniture	11.63	
Stationery, stamps	33.21	
Carfare	75.66	
Total Operating	535.76	9.7 per cent of total expenditures
Housing		
Repairs	976.46	
Taxes	26.93	
Interest on mortgage	240.00	
Total Housing	1243.39	Plus 6 per cent on equity in house, 32.8 per cent of total expenditures
Health		
General	15.85	
Husband	20.30	
Wife	10.00	
Boy 7	58.26	
Boy 4	160.99	
Total Health	265.40	4.8 per cent of total expenditures
Development		
Reading	14.70	
Church	101.69	
Charity	46.35	
Taxes other than house	20.47	
Gifts outside family	102.10	
Recreation	30.02	
Recreational equipment	6.65	
Children's equipment	30.35	
Entertaining	3.75	
Vacation	69.72	
Vocation	121.46	
Associations	31.95	
Total Development	579.21	10.4 per cent of total expenditures
Furniture and Equipment	153.90	2.8 per cent of total expenditures
Automobile	279.40	5.0 per cent of total expenditures
Personal		
General	12.20	
Husband	39.32	
Wife	30.57	
Boy 7	4.93	
Boy 4	2.59	
Total Personal	89.61	1.6 per cent of total expenditures
Savings		
Life insurance	283.76	
Accident insurance	10.00	
Investments	737.40	
Total Savings	1031.16	18.6 per cent of total expenditures

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The Blacks Lived on $2,413.01

Food purchased	659.22	
Meals out	9.30	
School milk	7.56	
Total Food	676.08	28.0 per cent of total expenditures
Clothing		
General	1.33	
Husband	81.35	
Wife	33.49	
Daughter 8	53.11	
Total Clothing	169.28	7.0 per cent of total expenditures
Operating		
Fuel	106.14	
Light	31.63	
Water	6.36	
Telephone	34.55	
Ice	16.80	
Supplies	12.84	
Laundry sent out	.25	
Service, child care	4.81	
Stationery, stamps, etc.	1.00	
Carfare	13.08	
Total Operating	227.46	9.4 per cent of total expenditures
Housing		
Repairs	289.57	
Taxes	66.03	
Interest on mortgage	210.00	
Total Housing	565.60	Plus 6 per cent on equity in house 23.3 per cent of total expenditures
Health		
General	.10	
Husband	13.00	
Wife	2.00	
Daughter	None	
Total Health	15.10	.6 per cent of total expenditures
Development		
Reading	15.86	
Church	32.25	
Charity	9.50	
Taxes other than house	1.88	
Gifts outside family	41.19	
Recreation	12.95	
Recreational equipment	9.99	
Children's equipment	.60	
Associations	21.35	
Formal education	51.80	
Total Development	197.37	8.2 per cent of total expenditures
Furniture and Equipment	49.49	2.1 per cent of total expenditures
Automobile	111.43	4.6 per cent of total expenditures
Personal		
General	7.16	
Husband	7.82	
Wife	1.79	
Daughter	2.05	
Total Personal	18.82	.8 per cent of total expenditures
Savings		
Life insurance	128.78	
Payments on house	210.00	
Other	30.00	
Total Savings	368.78	15.2 per cent of total expenditures
Chickens	15.88	.7 per cent of total expenditures

Two Boys in College and 5,349.53

Food purchased	908.75	
Meals out	21.50	
Husband's lunches	6.00	
School milk	15.70	
Total Food	951.95	17.8 per cent of total expenditures
Clothing		
General	2.50	
Husband	37.20	
Wife	40.41	
Son 18	131.86	
Son 17	139.42	
Son 14	31.58	
Total Clothing	382.97	7.6 per cent of total expenditures
Operating		
Fuel	109.42	
Light	41.38	
Telephone	32.55	
Ice	12.05	
Supplies	11.43	
Laundry	37.30	
Service	1.45	
Safe deposit	3.00	
Insurance on furniture	4.05	
Stationery, stamps, etc.	24.69	
Carfare	33.60	
Total Operating	310.92	5.8 per cent of total expenditures
Housing		
Rent	520.00	9.7 per cent of total expenditures
Health		
General	9.40	
Wife	2.00	
Son 18	11.50	
Son 17	17.00	
Son 14	44.30	
Total Health	84.20	1.6 per cent of total expenditures
Development		
Reading	48.24	
Charity	9.50	
Gifts outside family	25.40	
Recreation	147.65	
Recreational equipment	21.90	
Child's equipment	2.85	
Entertaining	.60	
Vacation	92.15	
Vocation	9.25	
Associations	50.60	
Formal education	1138.48	
Total Development	1546.62	28.9 per cent of total expenditures
Furniture and Equipment	85.65	1.6 per cent of total expenditures
Automobile	1043.57	19.5 per cent of total expenditures
Personal		
General	13.35	
Husband	115.53	
Wife	11.07	
Son 18	103.30	
Son 17	107.48	
Son 14	29.12	
Total Personal	379.85	7.1 per cent of total expenditures
Savings		
Life insurance	13.45	.3 per cent
Interest on note	30.35	.6 per cent

among the different classes in the community and quite another how each class distributes its money over its different wants and what it strives to obtain? Perhaps the professional and business standard calls for $7,000 a year; perhaps it calls for more; perhaps some families in this group, like the Woodwards and the Blacks, can be happy and contented and apparently well-cared-for on much less. Perhaps it is a question of philosophy rather than of economics. Some of us live in environments and have personality make-ups which cause us to demand much from this world; others of us are content with that state in life to which it has pleased the powers that be to call us. But one thing is certain. Many in the professional group are dissatisfied and feel that somehow the standard of living must keep pace with the development and prosperity of the nation, and after all, isn't it the discontented people who make the world move and who usually manage to shape it somewhat to their way of thinking?

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Courtesy Weyhe Gallery, New York

Shopping on Fourteenth Street. Lithograph by William Wolfson

Stretching the Household Dollar

By FAITH M. WILLIAMS

"ALLEN GEORGE! You've been buying some of those expensive heavy aluminum things!" Mrs. Mallory had just settled herself for a visit in her neighbor's kitchen which was full of the fragrance of new-made raspberry jam.

"Yes," replied Mrs. George, "they did cost a good deal, but on the children's account you know, it is so important to preserve the natural minerals in vegetables. I was reading only the other day—"

Mrs. Mallory cut in: "But I thought I told you! Aluminum kettles don't preserve the minerals in foods any better than any others. That's all sales talk. As a matter of fact aluminum salts are positively poisonous! Why, some people I know went to a big dinner in Kansas City where the food was all cooked in aluminum. Afterwards they were taken seriously ill, and so were a lot of other people who were there. I don't know but what some of them died!"

Mrs. George raised troubled eyes from her task at the stove. Her husband hadn't approved the expenditure in the first place. She looked at Mrs. Mallory. She really didn't believe her story. She clung to her faith that the beautiful shining kettles exerted a beneficent power in the preservation of mineral salts. But suppose they did distill slow poison into the food? Somebody must know!

Somebody does know—in this particular case. The Bureau of Home Economics, Washington, D. C., acts as a clearing-house for information in regard to research relating to consumers' goods. Research recently carried out at the Mellon Institute has proved the widely circulated story of the dangerous effects of aluminum salts to be wholly groundless; but on the other hand, no special beneficent effects have ever been demonstrated. From the standpoint of nutri-

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tion, aluminum kettles are still just kettles, whatever may be their aesthetic and social values.

But how can such unbiased, scientific information be made available for the household buyer of Concordia, Kansas, or Paris, Maine? It is always to the monetary advantage of some producer or some retailer to persuade the unwary housewife to purchase his product. She has little defense against misrepresentations which are the result sometimes of simple ignorance. But there are impartial agencies which are attempting to relieve her situation.

THERE are some department-store men who have become convinced that it is a good business policy to find out the facts in regard to the goods they sell and to educate the consumer as to these facts. The American Retail Dry Goods is considering the establishment of a testing laboratory for the benefit of its members in order to improve their buying methods. Then there is at least one voluntary organization of consumers for their own protection. The Consumers Club of New York City is made up of a group of consumers, many of them technically trained in some special field, who have pooled their knowledge and have compiled a mimeographed list of recommended and not recommended brands which is available to members of the club only.

The impartial agencies with the widest influence are those connected with the programs of home-economics education. County home-demonstration agents first began work in the South in 1910. By 1925 there were 987 such educators, supported in part by federal funds (under the Smith-Lever Act), in part by local funds. Their work is developed in close touch with the needs of the counties served—otherwise their appropriations would cease—and with the college programs of home economics. The county home-demonstration agents are rarely found in the cities. However, the public-school teachers of home economics, both in rural districts and in cities, extend their contacts beyond their pupils to the older women who do the buying. It is possible that the whole range of educational work nourished by the colleges of home economics may be considerably extended. Such extension is contemplated in the George-Reed bill, which was passed by the Senate last May, and is on the calendar of the House for the next session. It is therefore pertinent in this connection to ask what information is now at hand or can be developed, and how this information can be utilized through home-economics programs to enable American consumers to become better buyers.

PROBABLY the best large-scale scientific public education in buying is being done in the departments of food and nutrition, where the results of accumulated research are now available to guide the householder in food purchases. This is especially important, not only because of the direct relation of food to health but because of the large proportion of the average family income which is spent for food. In the survey made by the U. S. Bureau of Labor in 1918 it was found that about 38 per cent of the income of the twelve thousand wage-earners included went for food.

Textile and clothing departments in home economics institutions have specialized in principles of color and design, with comparatively little attention to the economics of different fabrics. The teaching in these fields has made positive contribution to the facility of home clothing-production and the quality of the results, and to skill in the selection of suitable and becoming ready-to-wear garments. Little contribution has yet been made, however, toward working out accurate and generally available criteria for judging the durability of fabrics, and their serviceability as regards fading, shrinking, and water-spotting, and for discriminating between two equally attractive garments offered at the same price. Teachers in this field have been handicapped by the fact that changes in textile production have been very rapid in the last decade, and research from the point of view of the consumer has been almost entirely lacking.

The development of household equipment has also been so rapid in recent years that standardization in this field has just begun. Most of the teaching in "home management" courses has to do with labor-saving devices which lessen physical labor within the household. Some colleges have established home-management laboratories where the efficiency and the amount of electric current, gas, or kerosene used by different makes of the same type of equipment are compared. It is generally recognized, however, that much research must be done in the field of mechanical equipment for the household, before the teaching can be placed on a thoroughly satisfactory basis.

A SERIES of experiments carried on two years ago by Professor Rosamond C. Cook of the University of Cincinnati showed conclusively the inability of more than 150 women who regarded themselves as experienced buyers to judge the durability of so relatively simple a commodity as sheeting. A similar experiment with salespeople from white-goods departments produced the same results. The day has passed when consumers are closely enough in touch with the production of the things they use to be able to judge them accurately without definite and special criteria. Miss Cook's experiments have resulted in conferences between sheeting manufacturers, the Bureau of Standards of the Department of Commerce, the Bureau of Home Economics of the Department of Agriculture, the American Engineering Standards Committee, and groups of consumers, in regard to the possibility of standardizing sheeting qualities and of developing a type of label for sheets and sheeting which will give the purchaser definite information as to tensile strength, thread-count and weight.

Advances in consumers' education programs are dependent upon advances in the testing and standardization of consumers' goods, and upon the organization of such information for public use. General interest in this approach has been aroused by such publications as Getting Your Money's Worth, by Stuart Chase and F. J. Schlink, and the May, 1928, number of the Annals of the Academy of Political and Social Science, which was directed to different phases of the standardization movement.

In June, 1927, the American Home Economics Association appointed a committee to investigate the need for and the possibility of establishing a consumers' testing laboratory. The committee reported in June of this year "that there is relatively little scientific work now being done on either the standardization or the testing of consumers' goods which is available to the general public and actually increasing the efficiency of household purchases."

Important exceptions to this statement are the work on foods, drugs and insecticides by the Department of Agriculture, and on drugs, medicines and cosmetics by the American Medical Association. These fields are covered better than any other, although only those foods and drugs which are imported, or enter into interstate commerce, come under the jurisdiction of the (*Continued on page* 203)

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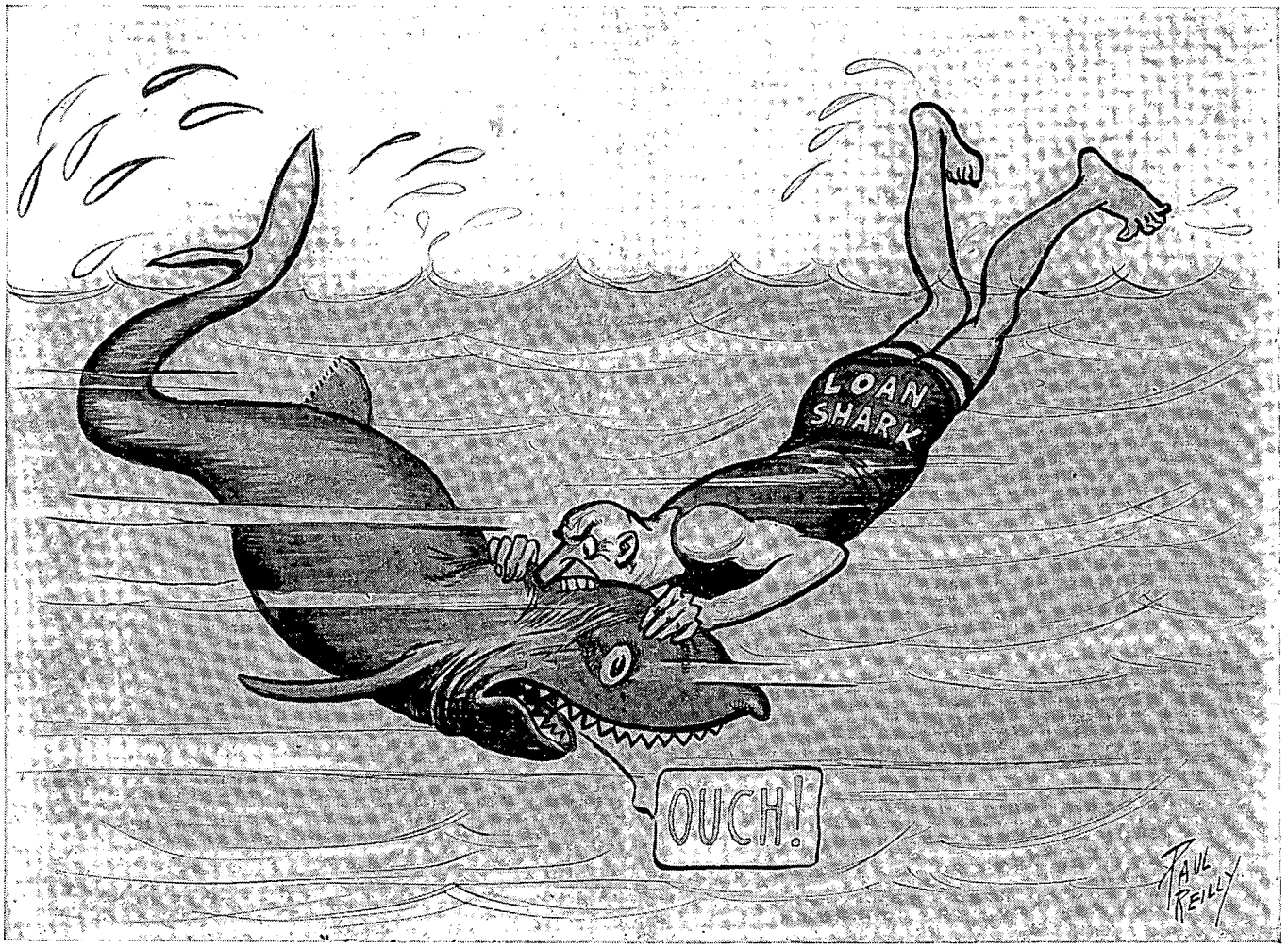

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"The most unequal contest of the season"

Weathering Rainy Days

By LEON HENDERSON and ROLF NUGENT

MOST families find themselves faced with some legitimate reason for seeking a loan at least once in every two years. The need to borrow is by no means a sign of shiftlessness or, in well-ordered households, the result only of major catastrophes. Aside from sudden emergencies, such as death, illness, or unemployment, there is the secondary necessity to maintain a desirable standard of living, which may include home-buying, insurance, education, vacations and general family welfare. The growing industrialization and urbanization of the country has increased some of these needs, while at the same time it has become more difficult for the middle-class city family to get credit from the bank than was the case in small towns when a man was more likely to own his own home or his business on which he could raise money quickly, or at least was known to his banker personally so that a reputation for reliability was in itself an asset.

When Arthur Ham began his work in remedial loans for the Russell Sage Foundation twenty years ago, two phases stood out most prominently as indicating the effect of credit, or lack of it, on family life. First there was the long line of loan-shark victims to bear tragic testimony of the ruinous rates exacted from borrowers who had been obliged in desperation to accept their terms. Second, less dramatically presented, but none the less significant, were the family failures caused by inability to obtain emergency funds at any cost. It was obvious at that time that a considerable number of these family wrecks could have been prevented if credit had been available quickly and simply to meet these crises—which occur oftener than we are willing to admit.

Have conditions improved in this score of years? Has the average family an opportunity today, in necessity, of getting credit on terms that will allow it to remain solvent?

In most industrial centers, yes, but speaking of the nation as a whole, the market would be said to be "spotty." In very few states has any complete consumers' loan system been established that is geared to the necessities of the family

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and the evidences of credit worth it can offer. West of the Mississippi and in many southern states, the loan shark, with all his barbarisms, thrives as never before. Economic substitutes for him are quite dependent upon legislation, and the progress of law—slow of its own nature—is further slackened by high expenditures of loan-shark lobbies. Loan sharks, for example, used a staff of twenty-five lobbyists in unsuccessfully opposing regulatory law introduced in the Louisiana legislature last spring.

A conservative estimate of the number of loans made in New York City, in 1927, brings us to the staggering total of two million individual transactions—all made by consumer loan agencies other than banks. Pawnbroking still accounts for the largest number, approximately one million. Almost half of these loans, 465,000 by number, were made by that semi-philanthropic agency, the Provident Loan Society. Another half-million loans were made by commercial loan companies operating under the so-called investment company section of the New York banking law. These loans were made on the security of endorsed or co-maker notes. The other half-million loans were scattered among credit unions, personal loan companies, loan sharks, axias (voluntary mutual loan societies), the Hebrew Free Loan Society, employer funds, churches, and so on. To these figures might also be added the large number of loans for family emergencies made by friends or relatives of which this estimate has taken no account.

IF we accept ten million roughly as the population of New York City, one loan was made by extra-banking agencies for every five residents of the community. A considerable allowance must be made here for duplication because thousands of borrowers are obtaining loans from more than one of these sources and many have outstanding loans in five or six, perhaps extending to all types of credit-dispensing agencies.

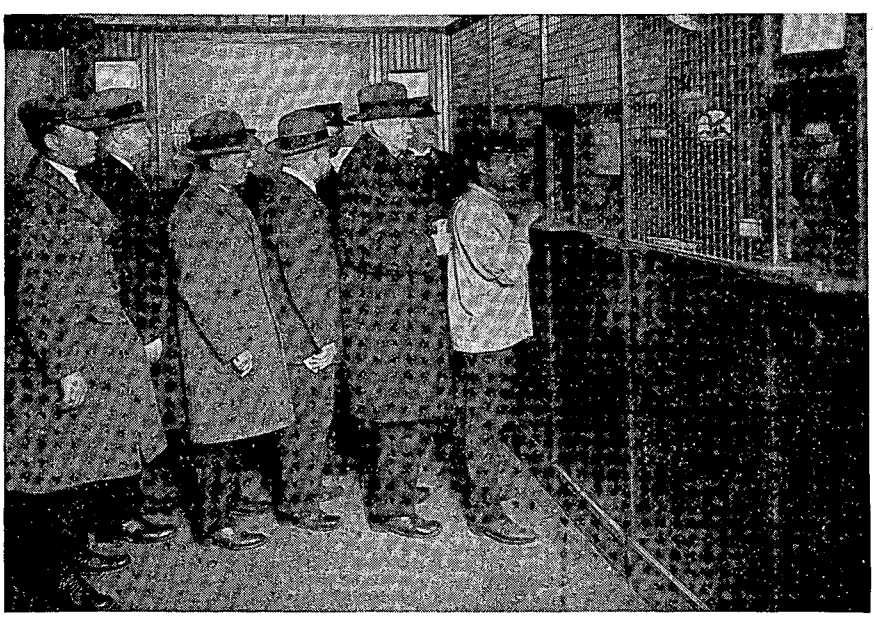
What the interested observer would like to know is the extent of unnecessary borrowing. If he knew this, he could better estimate the effect of the expansion of consumer credit on family life. What a state of bewilderment must be that of a household head whose only resort before the War was the loan shark when he is literally beseeched today by finance companies, installment houses, industrial banks, personal loan companies, and pawnbrokers, to accept the very credit that he imperatively needed before; and to know also that there are banks, mortgage companies, building-and-loan associations, axias, life-insurance companies, and the like, willing to extend credit also.

WILL this tremendous appeal break down all caution and thrift, to develop a nation of debtors and chronic borrowers, or will it develop a race expert in family finance? Easy credit, and just plain credit without any trimmings, is undoubtedly ruining many families, but the average group seems to be doing a better piece of family engineering, to be planning its course much better than before, with the judicious aid of credit.

Perhaps the most amazing thing about the extension of loans of small sums of money to families in budget distress is the relatively insignificant amount of damage done to the family structure by the terms of the loan. The commercial, state-regulated loan companies, all of which of necessity charge fairly high rates, are direct cause of very little work that comes to the social agency. Many borrowers are insolvent when application is made for a loan—many are out of work, sick. Others are living beyond income or carrying too many installment contracts. In any event, the loan company usually must work out a Dawes plan for the family and act as director general of reparations. Not a little of the high cost of family credit is spent in the eternal and everlasting insistence by the loan company that the family live on less than before, that it repay the loan, with its stiff interest, and most of all, that it get out of debt.

One very real evil of consumer credit, and one which can be measured in any family, is the loss in standard of living occasioned by the high cost paid for credit. Interest, finance charges, bonuses, and discounts all decrease the purchasing power of family income.

Barring the undue advantage which loan sharks, mortgage sharks, and installment sharks take of their strong bargaining positions, the price of family credit tends to approach a business cost. In other words, the automobile buyer pays from 28 per cent to 35 per cent for credit (and insurance) because the legitimate cost of doing this type of business in our specialized finance company way is about that. The second-mortgage borrower pays from 15 per cent to 60 per cent—often higher—because usury laws prevent second mortgages from freely finding their market worth. The customer of the industrial bank, who furnishes endorsers, pays from 17 per cent to 35 per cent, and often more, because this type of business cannot be done with commercial profit for less, except by banks of deposit which are now entering the field. If the borrower has nothing but wages or chattels to offer as security, he is charged even more, usually from 3 per cent to 3½ per cent a month on unpaid balances, because this is the rate necessary, under present conditions, to bear the costs of money, investigation, risk, collection, and the like. In many communities, there are no industrial bankers or chattel lenders, or personal loan departments of banks, so the loan



City employes at the New York Municipal Credit Union

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shark takes the risk—and the borrower, as usual, pays the freight, usually at the rate of 20 per cent a month.

We have checked cases in which interest charged by loan sharks absorbed 10 per cent of family income, whereas even the most expensive legitimate loan will seldom divert more than 1½ per cent of income for interest.

None of the legitimate credit costs just mentioned will ruin the average family—unless its credit is over-extended. No scheme of borrowing ever devised will correct an unbalanced budget or save the weak from indulgence. In the university of hard knocks, two new courses for family financiers ought to be added, under competent professorships, on "judicious use of credit" and "cost of family credit."

Interest rates are not particularly significant in family finance—what counts is the amount of wasted purchasing power. Compare the money costs of various standard loan plans, including the "industrial" loan system already in force in a few banks and now under consideration in others, whereby small sums may be borrowed with wages or endorsing co-makers as security and repaid in installments. Such a system may make bank credit more easily available to ordinary people than in the old days of personal banking. Based on $100, repaid in about a year, the Amalgamated Bank in New York City will charge you $4, the National City Bank's plan net cost is $4.63, the Morris Plan is $8, the credit union is $5.90, the Provident Loan Society (pawn loans) is $6 if regular installments are paid or $12 if the loan is not amortized. Across the river, a chattel loan costs $16.50. In these days of 22-cent gas, 75-cent movies, and 35-cent sundaes, none of these charges is ruinous. But the New York taxi driver has often paid $40 in six weeks for $100 of credit to keep his means of livelihood awheel, and the salary-buyer victim about $240 in a year for the temporary use of $100, and is sued for principal in the bargain.

Enright in the New York World

The payroll leech

IT is most significant, though, that with the present volume of credit per family, the average family can save two or three weeks' income by doing its own banking or establishing its credit so that it may borrow cheaply and buy for cash. Three hundred dollars in a savings bank will yield only from $10 to $12 interest annually, but used in an emergency it saves from $50 to $60—thereby earning a huge interest rate. One hundred dollars invested in credit-union shares pays about $6 in dividends, but it is the base usually of $500 quick credit. Similarly, investment certificates of reputable industrial banks and jewelry afford immediate loan value.

But what agency for the emergency occurring in the family that has not been thrifty—or lucky—in accumulating jewelry, securities, or credit? A credit union, where these mutual loan and thrift organizations exist, is the first recommendation. In many cities, Hebrew Free Loan Societies supply a type of family credit that cannot be duplicated. Next in consideration are the licensed or chartered commercial loan companies, either those making loans on endorsers or on the security of wage assignments or household effects. In most industrial communities there exist state-regulated and supervised loan companies to make loans on these bases, and endorsed-note loan plans by banks are increasing in number rapidly. As pointed out before, endorsed-note loans are cheaper than chattel loans, and since endorsement is guarantee of payment, borrowers should exert every effort to avoid forced payments of the loan by friends, which usually results in bitterness, not to mention extra cost. If the loan is not paid, the industrial banking concern has the legal right, usually exercised, to sue for recovery from any or all parties to the note.

Chattel loans, sometimes known as personal loans, are secured by chattel mortgage on household property and the signatures of both wife and husband are required. In event of non-payment, the loan company may possess the articles mortgaged, sell them, and hold the borrower accountable for any deficits. This right is rarely exercised, though it is a legal possibility, and is a keen-edged weapon for collection.

Commercial loan companies of all kinds, as well as banks, are in business to make money and are as dependent upon good-will for continued prosperity as other types of business. They must keep their money "out" and as a result borrowers and prospective borrowers are usually campaigned pretty actively to apply for loans. Strange to say, the successful loan company does not hesitate to reloan to borrowers with whom they have had difficulties in collection previously—knowing full well that the borrower has learned something of meeting his obligations by (*Continued on page* 185)

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A *switchboard operator*

Law and a Living for Women

By HENRY RAYMOND MUSSEY

Illustrations by Marion Hill

DOES special protective legislation for women prevent them from getting a job, and shall it therefore be done away with? With more than eight and a half million American women earning their living outside their own homes, the question has become an important one; and with the Supreme Court alleging the political progress of women as one reason for invalidating such laws, it seems not unlikely that women themselves will take an increasing part in answering it. It has become involved in professional feminist politics, moreover, through the constitutional amendment mothered by the Woman's Party. At the second Women's Industrial Conference, held under the auspices of the Women's Bureau in Washington during January, 1926, members of that party conducted an almost riotous demonstration against the whole idea of special laws for women workers.

As a result of all this, the Women's Bureau, following the 1926 conference, wisely determined to investigate the whole question, in order that both parties to the controversy might, if they so desired, rest their arguments on ascertained facts instead of fancies. If the findings are, on the whole, overwhelmingly favorable to the contention of the advocates rather than the opponents of legislation, that is the fault of the facts, and not of the bureau; for the study at every point gives evidence of care and competence in getting relevant evidence, of conscientiousness in laying before the reader the exact facts found, and of balance and restraint in drawing conclusions. The resulting report* is likely to become a classic of social study, illustrating, as it does, an unusual method of studying a difficult problem not susceptible of treatment by the rigid statistical methods so much in vogue at the moment.

What is the situation with which we deal? More than 8,500,000 women in the United States are earning a living in no less than 537 out of the 572 occupations known to the Census Office classifiers. There is a bewildering variety in our conditions. Thus, in Massachusetts and Rhode Island one woman out of three, over ten years old, is earning her own living, while West Virginia, Idaho and New Mexico cannot show one out of eight. Contrary to the general impression, the last decade, even with the war stimulus, was not the period of their greatest gain. No less than 39 states saw a greater increase in the actual numbers of women employed outside agriculture from 1900 to 1910 than in any other decade, while 29 states experienced their most rapid *rate* of increase as far back as 1880-90, only 6 during 1900-1910, and the District of Columbia alone, with its inrush of war clerks, in 1910-20.

A *domestic*

WHAT did happen after 1910 was a striking shift in occupations. There were large actual decreases in women working in or for the home and in personal-service occupations—and great increases in office-work of all kinds, in selling, teaching and nursing, with numerically smaller, but highly significant, increases in a variety of factory occupations.

Amid this chaos of conditions, we have scarcely less of a chaos of legislation. In order to keep the study within manageable limits, the bureau limited its work to an examination of the effects of hour- and night-work limitations of women's opportunity for employment, with some study of prohibited occupations.

Florida alone has no law regulating the employment of women in industry; only three other states—Alabama, Iowa and West Virginia—have no laws limiting women's hours; while the Georgia and North Carolina laws apply to men and women alike. All the remaining forty-two states and the District of Columbia have legislation specifically regulating women's hours in one or more industries. The daily limit ranges from the eight hours of some western states and the District of Columbia, to South Carolina's twelve in mercantile establishments only. In addition, various states prohibit or restrict night work for women in varying degrees. These various laws plainly owe their origin to a wide variety of causes and conditions, they apply various regulations to various groups of women, with various methods of enforcement. The question is, how seriously do they handicap women in getting a job in competition with men, whose employment is not subject to these restrictions?

Two-thirds of the gainfully employed women of the country are wholly outside the scope of these laws, while approximately two and three-quarter millions are covered in one way and another by some

* The Effects of Labor Legislation on the Employment Opportunities of Women.

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of them. It is chiefly the 22.6 per cent of employed women in manufacturing and the 10 per cent in trade and transportation—in other words the factory workers and the clerks in stores—who come under special legislation. In addition to laws limiting their hours, some two-fifths of these women are subject to legislation prohibiting or restricting their work at night.

Plainly enough, legislation is but one among many influences governing women's chances to get a job. This study has the high merit of keeping the other influences constantly in mind. Thus if the law prohibits the employment of women for more than ten hours a day and almost no employer would work a woman more than ten hours, anyway, then it is not the law but the employers' standard that bars women from getting a job in a twelve-hour industry, except in those few cases where the employer has no such compunctions. Now it is just such employers' standards—employers' ideas of what constitutes a "woman's job" and what a "man's job," employers' conceptions of the conditions under which women should and should not be allowed to work—it is these things which play the dominant part in determining women's chances for getting a job. In fact, prevailing employment standards being what they are, the direct influence of such legislation, whether in protecting women generally or in lessening their chances for getting a job, is distinctly less than most of us are inclined to suppose. This study helps make it clear that protective legislation serves primarily to bring up the laggards. As the report states: "No legislative standard has ever been enacted that has not first been proved practicable by some employers."

Operator of a knitting machine

In trying to find out how far special laws for women lead employers to hire men when they would otherwise employ women, the bureau, in the first place, selected five manufacturing industries—boots and shoes, hosiery, paper boxes, electrical products, and clothing—which present representative conditions of women's employment. In addition, other occupations illustrating special problems were studied: the work of women as core makers, street-car conductors and ticket agents, elevator operators, pharmacists, in printing establishments, and in metal trades. In addition, an examination was made of certain occupations prohibited in some states: buffing, polishing and grinding; electric and acetylene welding; gas- and electric-meter reading; and taxicab driving. The bureau studied directly, through visits by its agents, 1,661 establishments in 179 towns and cities in 11 states, employing more than 665,000 workers. In addition it gathered information through questionnaires.

A brief trial showed the impossibility of the method first tried—that of getting the numerical and proportional distribution of men and women in the various occupations in individual establishments at significant dates before and after the passage of special laws. The problem is insoluble by any such strict statistical method. The technique was therefore promptly changed, reliance being placed on the "statements of managers and superintendents as to the past development of women's employment, the current situation, and the factors that had influenced them," and on the statements of women workers themselves as to facts within their knowledge. Its reliance had to be on the interview supplemented by statistical data, rather than on statistical data supplemented by the interview. Technically the method is extremely interesting: The value of the results plainly depends on the intelligence, good faith and skill with which it is used. Examination of the results thus far available indicates that the Women's Bureau has done a masterly job (it is a pity we have no word "mistressly"). Moreover, in a series of appendices it lays before the reader in detail the facts found for manufacturing and mercantile establishments. Now under these circumstances, unless we assume stupidity or bias in the original sampling, or prejudice in the securing and setting down of the original information (and there is every reason for assuming, on the contrary, competence and fairness on the part of the investigators concerned) then the results here attained must be regarded as definitive for practical purposes. The Women's Bureau has answered, to the satisfaction of reasonable people, the question, How has special legislation affected women's chances for a job?

IN the five selected manufacturing industries, 312 establishments, employing 76,000 men and 45,000 women, located in Massachusetts, New Hampshire, Rhode Island, New York, Indiana, Illinois and California, were carefully studied. These states enjoy a wide variety of hour and night-work legislation for women. Indiana, for example, has no hour limit; New York then had a 9-54 standard (now it is 9-49½); Massachusetts has a strict 9-48 hour law; California, 8-48. Night-work laws are equally varied. In the 312 establishments studied, "two minor isolated cases in hosiery plants, where men had been substituted for women because the women could not work more than 9 hours a day, were the sum total of *bona fide* instances found of decreased employment for women resulting from the enforcement of hour legislation in these five industries." (Nine women out of 24,000 were turned off.) In industries employing men for longer hours than are permitted women, a comparatively small number of cases were found where there might be additional jobs open to women if they could work longer hours. Massachusetts, with its

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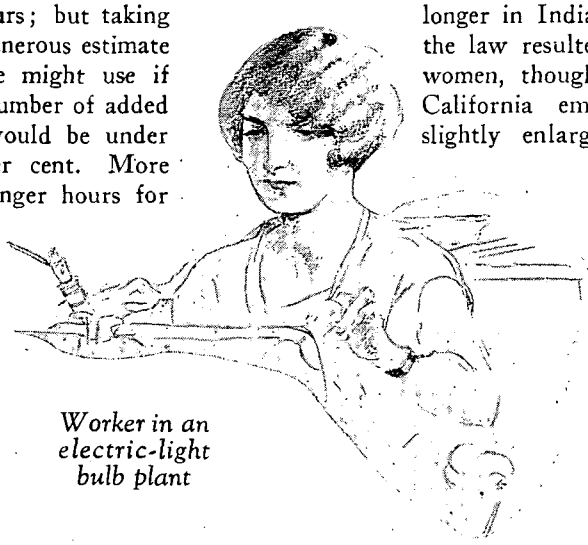
strict 48-hour week for women, and its perennial employers' complaints, furnishes the best test case. In that state, 82 concerns, now employing 10,391 women, said they would like to use them during longer hours; but taking in each case the employer's most generous estimate of the additional number that he might use if their hours were longer, the total number of added jobs for women in these plants would be under 500—less than one-half of 1 per cent. More than half the employers having longer hours for men than women said that they would not employ women for such hours even if the law allowed it.

The bureau summarizes thus:

> The general attitude of the present-day manager in industry, as well as the specific findings detailed in the various sections of this report, shows that the adoption of shorter-hour standards is an almost universal development. . . . The enforced or voluntary shortening of hours for women seems to have brought with it in most instances a similar decrease for men. But whether or not they have been shared by men, there is absolutely no indication in any of the establishments studied that the shorter hour schedules have been in any way a handicap for women.



Worker in an electric-light bulb plant

HOW about night-work laws? New Hampshire, Rhode Island, Ohio, Illinois have none. At the other extreme, Wisconsin prohibits women's work from 6 P. M. to 6 A. M.; Massachusetts, New York and Indiana from 10 P. M. to 6 A. M. How much effect did these laws have on women's chances? Surprisingly little. Less than half the plants operating at night in the restrictive states put on a night shift of men instead of women; and of the 107 employers making such substitution, 54 said that they did not want to use women at night anyway. Most commonly, the processes requiring women are not carried on at night. Of course, some employers would like to have women for night work, but "there is an astonishingly strong feeling among employers in industry against the employment of women at night, irrespective of legal regulation." Ohio and Illinois have no night-work law; yet diligent search by the Women's Bureau, in the spring of 1927, disclosed in Ohio just 18 establishments employing 2,695 women at night (out of 409,970 women working in 1920), and in Illinois 10 establishments employing 259 women (out of 540,938)! Employers in general simply will not hire women for night work, law or no law. Except among the laggards, then, how can night-work laws seriously restrict women's chances? It is keeping well within the facts to say that in the five industries studied there was found no evidence of any substantial lessening of women's opportunities for employment as a result either of hour or night-work laws. So far as anything may be regarded as typical in the varied field of women's employment in manufacturing, it is perhaps safe to regard the facts here found as typical, though the bureau over and over again warns the reader against generalization.

Hour legislation for stores tells much the same story. The net result has been the elimination of long weekly and excessive Saturday hours. The bureau studied 54 stores in Massachusetts, California and Indiana, the first two with hour laws, the last with none. Daily hours were short everywhere, with weekly and Saturday hours distinctly longer in Indiana than elsewhere. Nowhere had the law resulted in the hiring of men instead of women, though 4 out of 23 Massachusetts and California employers suggested possibilities of slightly enlarged opportunities for women (as floor managers, for example) if their hours were not restricted. As women are already serving acceptably in those capacities in both states, however, and as the managers expect their numbers to increase because a higher type of women than of men can be had for the salaries paid, the restriction due to hour laws seems to amount to little. Cheapness and proved competence in the face of traditional ideas—these and not the laws are the things that have determined women's chances in mercantile establishments.

A stenographer

Waitresses are supposed to be barred by laws from the good jobs with the high tips, because those jobs require long hours or night work. Again the facts are stranger than the fiction. The bureau studied 198 restaurants employing 2,537 men and 2,361 women—in California, with an 8-48 hour standard and permitted night work for women; New York with 9 and 54 hours and no night work in cities of the first and second class except in hotel restaurants; and Illinois, with a 10-hour day, a 7-day week, and permitted night work (practically no standard). In all three states much the same results emerged. Very few waiters had actual hours longer than those that were legal for waitresses. Only rarely were either waiters or waitresses employed 7 days a week, even when the law permitted it. The prohibition of night work in New York has apparently restricted employment for women somewhat; yet in hotels, where they could legally work at night, waitresses constituted but 10 per cent of the force serving after ten o'clock. The controlling influence once more lies outside the legislative field. Everywhere the first-class restaurants with formal service (and high tips) were found to employ chiefly men, because either management or patrons thought that first-class service required men, or for other reasons quite unconnected with the law. The tea-rooms and coffee shops, on the other hand, mostly employed women, likewise for reasons satisfactory to the management. The cheaper restaurants, with counter and table service, employed both men and women. Of 111 high-class restaurants giving reasons for preferring men, only 3 mentioned legal restrictions on women's work; of 16 cheap restaurants, 3 mentioned the same cause. It is clear how little the law is responsible for barring women from the high-paying restaurant jobs.

Turning now to the *cause célèbre* of the women printers, we find a different situation. Members of a highly skilled group of workers, admitted to a powerful trade union that enforces high standards of wages, hours and conditions of work, (*Continued on page* 194)

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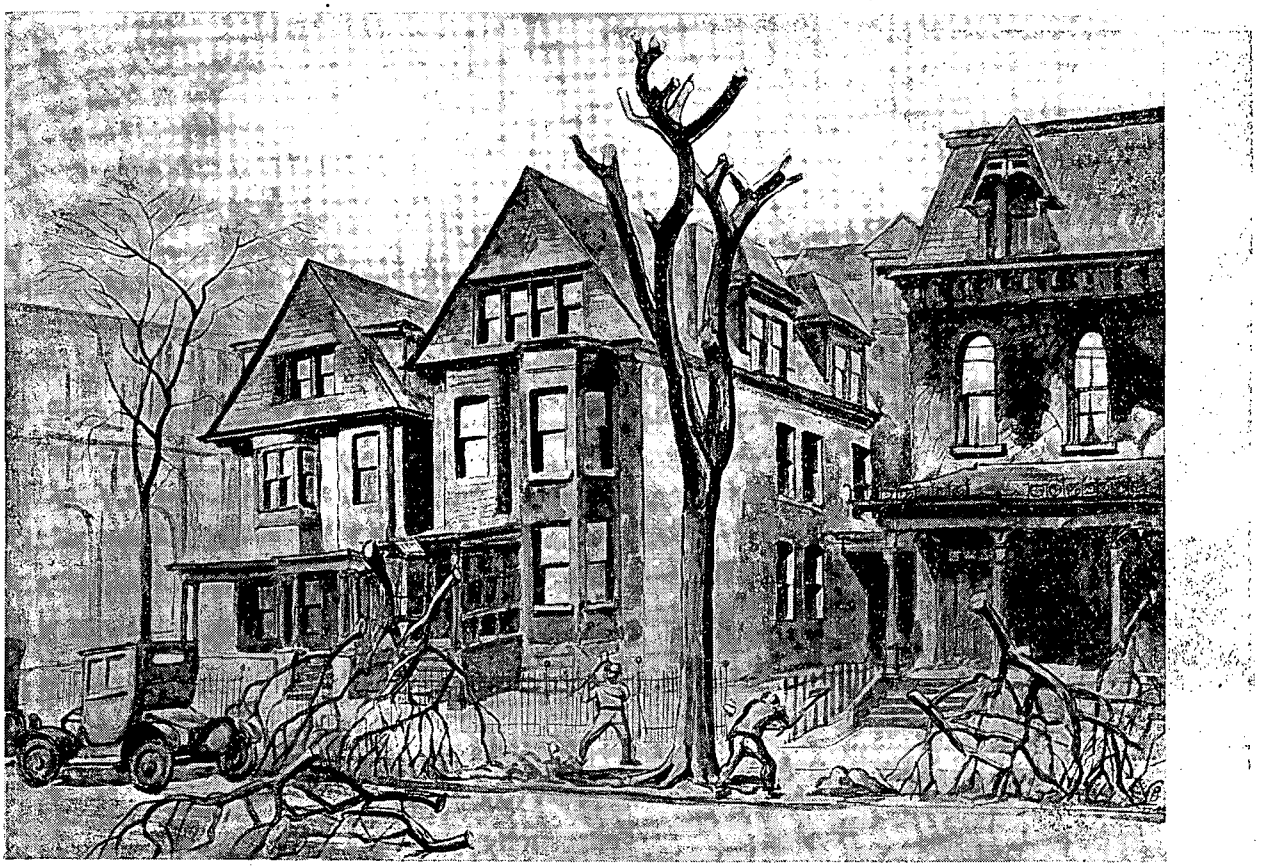

Civic Improvement

Burchfield, Painter of Familiar Scenes

The artist has his own ways of being socially-minded. One of these is the use of a purging irony, another is the transfiguration of the familiar so that it acquires a new beauty. When Charles Burchfield's work was first exhibited in 1920—before Main Street had unfavorable significance as a term in our speech—it commented bitterly on the spiritual shortcomings of the American scene. This young man, it was plain, found the homes, the villages and the work environment of the miners and steel workers of his part of Ohio hideous and wished to make some dent on the smugness of the country. From his hatred had grown pictures that lingered in the memory.

Since then Burchfield has become well known. In these years his mood has softened. He reflects a general change among us in our attitude towards ourselves, our new respect for what we have been and what we are. We restore the once-despised furniture of our parents to favor; he makes works of art from our mongrel architecture, the homely locomotive steaming through the town, workingmen's simple homes, factories, railroad tracks and semaphores, the entrance to a mine, the ugly little stores with their false fronts.

An etching of Charles Burchfield by his friend, J. J. Lankes

Burchfield founds all his work on the life or the mood with which he is familiar. It is not realism that results but fresh vision. Suddenly we are cured of our astigmatism and can see the rich colors of the everyday world. Lesser artists have begun to imitate his subjects, but since their paintings lack the emotional context of his work, they remain—lesser artists. Burchfield does not pose as a thinker. In fact he chafes at the superfluities with which so many American artists occupy their attention, and at their assumption of mental superiority. He would set such as these for a time at doing some of the necessary but unsavory tasks of the world—otherwise they get, as he says, "too rare for humanity."

He earns a living for his family by making designs for a wallpaper manufacturer. The work relegates his independent painting to his leisure time, but he is inclined to view it in a good light: this livelihood leaves him free from any dependence on patronage. Moreover it keeps him practical. For, as he sees the artist's problem, "A fellow *must* keep his feet on the ground all the time." That is good "American." —F. L. K.

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The White Plume

Little Italy in Spring

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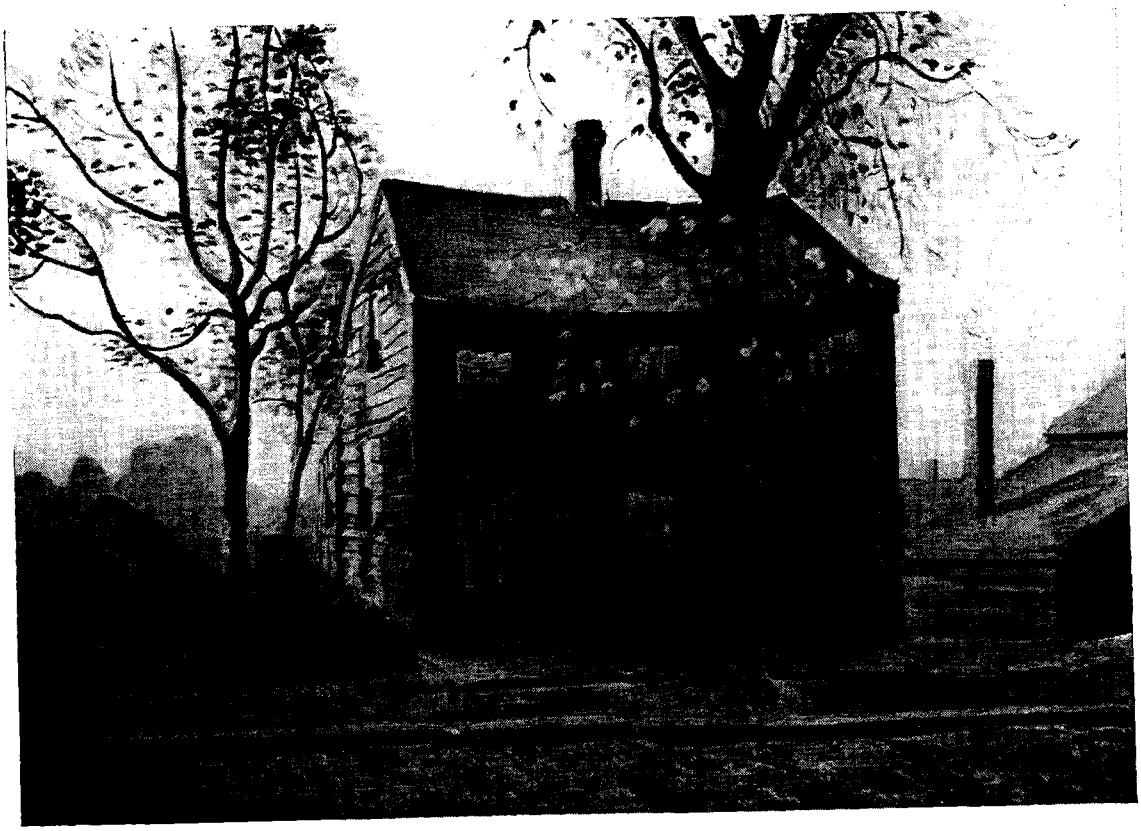
Promenade



Mellow Autumn Afternoon

Mr. Burchfield's paintings are reproduced by courtesy of the Montross Gallery, New York

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The Middle Class Looks Down the Years

By ROBERT W. KELSO

IT is the commonest experience for the man who has climbed out upon a life raft in our economic sea to look back into the dark waters and say of the struggling heads beneath him, "Ah well, it's your own fault if you are in poverty. Just see what I did!" A feeling of security; a welling of sympathy; a gift in aid of the struggler: at best these are likely to be his response. They are the mainsprings also of charity, of that vast practice in philanthropy of which the world now boasts.

Modern charity, like the giving of olden days, is not designed to pull the struggler up onto the raft. It takes his condition of struggle as it finds it. It gives expression to sympathy. That is all. It is no wonder, therefore, that giving under the leadership of the church, which counsels charity for the good of the giver's soul, should have developed into a vast system of doles. Even to this day, charity does not deserve the title of philanthropy. It is less than that: it is ***dolanthropy.***

Because it is characteristic of the mind to begin with the tangible and the obvious and to grope along from that beginning to the abstruse and the mysterious, human society has been thinking of common welfare largely as a problem of charity. The poor have been defined as the dependent and their relief as the very essence of welfare work. But today a truer logic of the public well-being is beginning to dawn. We are able to see a more important function for welfare work among poor but normally self-supporting members of the community than among those who already constitute the wreckage. The old view was the product of sympathy; the new vision is the result of reason. Both motives are essential to the driving force of the future. Their wise blending will weave the texture of the welfare program of tomorrow.

THE middle-class of modern America is made up of a workingman, a houseworking wife, three children, and one elderly person, a grandparent. They have no savings. At most they could weather one illness, other than the breadwinner's, without debt. All six are dependent upon the earnings of the breadwinner. Sickness, unemployment, industrial accident, however, hover like vultures in their consciousness.

Some measures already have been undertaken in the United States to secure to this middle-class family those equities naturally theirs but likely, if let alone, to be wrenched from them. When society shall have set up these protective measures in effective form, it will have added height to its temple of civilization. It will have done more than gather up human debris about the walls.

One of the most recent of these enterprises—and one most closely akin to remedial relief—is governmental aid to mothers with dependent children. It is a child-welfare effort, aimed at the preservation of the family home and the guaranty of mother's care and leadership in the rearing of the young. It has grown with American suddenness. Since the beginning in Missouri in 1911, forty-two of the forty-eight states and the District of Columbia, together with Alaska and Hawaii, have enacted mother's aid legislation. The federal Children's Bureau estimates that some 200,000 children throughout the United States now receive some benefit under mothers' aid laws.

Here is a clerk making $2,200 a year. He has a wife and two children, with a third soon to come. The home is bright, well kept, is even being bought on the building-and-loan plan. The future looks fair. One has a right to think that these children will receive good care, will attend the public school, and will grow up to average competence as citizens. It is a typical middle-class family. But just at this juncture the father dies of tuberculosis.

THE dole system would give this mother a pittance in her own home, but it would not let her keep the house her husband was beginning to own. She must sell it and reduce herself to want before she can rightfully ask public aid. She must go out to work, and during this time the usual poor-relief system would pay scant attention to the children until they become old enough to earn. Mothers' aid would forestall this economic decline by preserving the home and by maintaining the widow there in the capacity of mother.

It is true that relief under mothers' aid is thus far inadequate in most instances, to allow the mother to bring up her children in their own home as the law professes. In thirty-five out of the forty-two states operating under the law, the maximum allowed to any one family cannot exceed $800 a year, whereas the Children's Bureau estimates $1,000 as the minimum necessary to a decent standard of living for the average family of a mother and three dependent children. In twenty states this maximum could not exceed $480, while the actual grant in almost all cases is much below the maximum. An analysis of the outlays of sixty-one cities showed an average family grant of less than two-thirds of the minimum amount necessary to support.

Yet with all these shortcomings, mothers' aid is a constructive step in public-welfare service. So far as it goes, it places the emphasis upon the conservation of social assets rather than upon the resurrection of social liabilities. It is the dawn of reason in the dole system of relieving the poor.

IN another phase of public welfare, the world is awakening to a need for action. It has even made a beginning. This is the provision of support for workers too old to keep on at the job. In the swift pace of the industry of today, a laborer is done for at fifty. In an agricultural economy a man is good for outdoor labor, descending from heavy harvesting to gardening and chores, until he reaches a ripe

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old age. In the mills, his life greys with his hair. By the time he is fifty he is a bad risk on the score of sickness, accident and general vigor and speed at the machines. With younger fellows wanting his job, he is let out to join the ranks of the superannuated.

John Smith is forty-five when tight money and contracting credit so far curtail activity in the steel industry that he is let out. He was a good workman; and he will be a good man when the mill opens again; but there are many stout young fellows between twenty and thirty who want his job. Statistics show that he is more likely to fall sick than the younger fellows: he is not quite as able to stand the heat and the strain of heavy labor. He is a little more liable to accident perhaps, and a good deal slower at recovery. Consequently, since the mill is run for profit and has no business concern with John's welfare, the younger fellows get the job. John is left out. Able as he is at forty-five, he is superannuated in the presence of so much available young labor.

FROM this time on, John's support is the burden of his wife and children, just as John himself has had to contribute to the support of his parents and may still have them in his home as dependents. Thus far it has never been supposed that those thirty years during which John has worked steadily in the mill and in which he has thus worn himself out, should be made to pay for his support from the time he ceases to earn until he dies. Yet it is altogether logical that they should—nay, it is socially necessary, in the economy of the future, that the enterprise to which John has given his life should see him through to the end.

This obvious fact of early superannuation in modern industry has met no echoing response in America, as yet, in rational plans for the financing of the life period beyond the days of active earning capacity. To be sure, five of our states and the territory of Alaska have enacted old-age pension laws, but in every instance these are phases of poor relief with only a gesture in the direction of social equity. Arizona declared in a loud voice with arm extended, that all almshouses shall be abolished and that the funds previously laid out in indoor relief shall be distributed in pensions to the aged residents of the state. Her supreme court returns the arm silently to her side with the comment that this plan is unconstitutional. Alaska, with provision for her aged settlers already made in the Homes for Pioneers at Fairbanks and Sitka, tenders those eligible for admittance the alternative of an old-age pension. Nevada takes a flier in pensions only to find that she has but five thousand dollars in tax funds with which to meet her engagement. She repeals and gives the counties a chance to do it locally. And they do not take it. Montana, likewise in generous mood, extends to her fifty-five counties this same splendid opportunity, and thirty-four of them take it up by giving a total of $6,500 each month to 378 persons, only 25 of whom are known to have left the poorhouse in order to get it. It is a bagatelle.

BUT now comes the great industrial state of Pennsylvania, with her ten million souls, most of whom work by the day, and hordes of whom are destined to enter the vale of death through the deepening shadows of poverty. She enacts a non-contributory old-age pension, after the British manner, payable to any person seventy years of age or over, a resident of the state for at least fifteen consecutive years just preceding application, and possessing not more than three thousand dollars in property. It was dolefully predicted that high taxes would have to be raised to meet this law, and this nightmare was relieved, in 1925, by a decree of the supreme court holding the measure unconstitutional. Thus American experience with old-age pensions is as yet no more than a benevolent gesture.

But not so in Britain and on the Continent. There the financing of old age has become grounded in the philosophy of empire. In Europe, pensions for old age go back to the eighties of the last century. The German act of 1889 was the first ambitious venture. Today in Germany, after six amendatory phases, old-age support is based upon old-age insurance and involves the annual disbursement of over $117,000,000 in government money. The funds are made up of contributions from the insured, the employer and the government. There is not an important nation of Europe today without its old-age pension system.

Britain by her Widows, Orphans and Old Age Contributory Pension Act of 1925, has definitely recognized the need for taking old age off the culm-heap and giving it, by social edict, that support which industry would deny it. The last report of the Ministry of Health lists some 385,000 persons between the ages of sixty-five and seventy who have been added to the already large group of pensioners who exceeded that age.

In the United States live five million persons who are sixty-five years of age or over. All but a mere remnant of them are honorable citizens who have spent their lives in honest toil. A fraction of them have acquired enough property to support them to the end. A very few have a competence by inheritance. The rest are dependent upon their children or upon the community. Yet as a group they do not belong to the ranks of the public dependent. They are our middle-class stock, who have outlived their earning power. Obviously the principle of insurance is applicable to their case. By such means the heavy risk of dependency in the one individual may be spread to a lighter burden for all other individuals in the community, and the burden of old-age dependency may be spread over the whole arc of the earning years. The future in America undoubtedly holds the prospect of a uniform provision for the support of the aged on an insurance basis, as now effective in Europe.

IN still a third way, society seeks to fend off disadvantage and the danger of dependency from the middle-class family. This is through statutory provisions which identify his rights to protection and to compensation for injury in industry. Only a few years ago, if a beam fell from a traveling crane and John Smith was under it, the only thing John could be certain of was his injury. The employer did not owe a duty to send him to the hospital for treatment, though through sheer humanity this was often done. If John sought to recover damages from his employer for the injury, he had first to prove that the employer was negligent; that he himself was not negligent; that no fellow servant was negligent; and that this was not one of the ordinary risks of the employment.

Moreover John had to retain an attorney and make his claim in a court of law—usually a court with a crowded docket. With the greatest good-luck, recovery could be had after a couple of years. The John Smith in such a case was usually a workman who depended upon the Saturday-night pay-slip to meet the grocery bills of the week just passed, and had no money with which to pay a lawyer. He couldn't wait. The employer could. If ever a man needed to settle out of court, it was (*Continued on page* 191)

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Some Tests for Democracy

By JOHN PALMER GAVIT

ONE of the most challenging definitions of democracy that I ever heard was given by a young Harvard professor. It is particularly interesting at this precise moment, in Italy, Germany, Russia, where experiments in government chance to be in crucial stages of test; in Great Britain, commonly credited with being the mother of parliamentary systems despite its nominally monarchical form; or in our own country, now in the throes of a more than ordinarily significant presidential campaign. This is substantially what that professor said:

"Tell me your own definition of aristocracy, oligarchy—royalty if you will. Make it anything you like, as exclusive as you please. Then I shall transform it into a definition of democracy by prescribing that under it *any citizen* may aspire to and attain the highest place, privileges, responsibilities and authority therein, upon his own merits, regardless of race, religion, sex, family, class or station, upon his own personal merits."

Challenging as it is, the definition is not sufficient, because while it would abolish hereditary advantage and equalize opportunity, it might operate under Fascism at one end or a class dictatorship at the other. It says nothing about who at the last may govern or how, by what method those who govern may be chosen, or what provision there shall be for altering the system to meet changing conditions.

IN THEORY at least—in actuality it exists nowhere under the sun—the American and English systems, and some of those in the new republics of Europe, answer better, in that they propose, under ostensibly equal conditions and definitions, equal opportunity, voice, responsibility and power for every individual as such. In Germany, years ago, despite the existence of practically absolute autocracy entrenched behind the crown of Prussia, Bismarck established a voting right almost universal; yet the individual, directly or *en masse,* vote as he might for representatives in the Reichstag or state parliaments, had very little to say about the laws under which he lived. In the United States today we have at stake as a material issue, however much it may be dodged or glossed over, the question of the extent to which such a matter as his personal religion may condition an individual's access to the highest political place in the land.

IN ITALY, nominally, perhaps one may so aspire, short of the crown itself; but to advance an inch he must at least be of the only political organization that has survived under the Fascist rule. In Russia as well, anything in the way of effective or even seriously attempted opposition to the existing regime has been and still is suppressed with a ruthlessness not exceeded under the czars. To be sure, neither in Italy nor in Russia is there any pretense about it. Fascismo, by the mouth of Mussolini and otherwise by authoritative declaration, and the Soviets in Russia, have openly repudiated democracy as the enemy of what they stand for. Between them, both systems represent complete dictatorship without recourse save by resort to force. Every form of what we mean by political opposition is excluded. It may indeed be—though the history of even the most benevolent dictatorships justifies doubt—that within the sharply drawn boundaries of the ruling "parties" an individual has his chance under these systems to win political preferment so long as he keeps dissonant sentiments to himself; but anything like free speech, political and social experiment, the wholesome leavening of political life by minority attempts to initiate new measures, to alter evil or unjust conditions or to overthrow faithless and tyrannical public officers, become increasingly difficult if not impossible. And the inevitable tendency is for the ruling group not only to entrench itself in the present but to provide for its perpetuation.

THIS is precisely what is happening now in Italy. It seems as if the last peg had been driven into the Fascist structure, the last vestige of anything like constitutionalism in our sense of the word swept out. The change is even more complete than that in Russia, because there one autocracy has been succeeded by another, and the technique of enforcement now is not more despotic than that which it supplanted.

Hitherto the momentous question has been, What will happen upon the passing of Mussolini? That was the subject of much anxiety when I was in Italy two years ago. For Mussolini seemed to have no understudy, and the group immediately surrounding him contained the makings of a lively fight for control, with the public welfare subject to its outcome. Who would suppress the disorders certain to break out with the disappearance of Mussolini? Which, for example, would enforce the inevitable martial law—the extra-legal Fascist militia, or the army, which at that time was bitterly and notoriously anti-Fascist? The army was for the king and the royal house, as against the regime which had elbowed both king and army into the background. And what would be the unscrambling of the political situation which Fascism had brought about in Italy? The old system had been taken to pieces and its fragments scattered to the four winds, along with most of those concerned in administering it. Everything would hang upon the solution of that enigma, and nobody could foresee the answer.

NOW the Fascist structure is receiving its capstone. The succession has been provided for in thoroughgoing Fascist fashion. The last and logical step has been taken, to put all this business irrevocably into the hands of

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the Grand Council of Fascismo. It is contended by some (though there appears to be some doubt about it) that it includes even the succession to the throne itself; that upon the death of the present king the succession must have the Grand Council's approval. However that be, it seems probable that before the end of the present year something akin to the Roman Catholic "College of Cardinals" will have been created, by giving to the Grand Council the power to name the prime minister. As the Pope appoints the cardinals who elect his own successor, so Mussolini names the members of the Grand Council; and the council nominates the candidates for parliament in whose "election" no candidates outside of Fascismo are permitted.

IT IS quite arguable that the Fascist system—or that of the Soviets for that matter—might be preferable as a practical governmental system for the United States or elsewhere. The answer depends upon what you regard as the test of government. We do not know very much about the practical results of the Russian system; we have been fed alike with lies and propaganda, and have not yet emerged from the rule of emotion and prejudice. But as to Italy we do know that to all outside appearances Italy's present regime has brought about many improvements and done away with many evils. The city of Naples, for instance, is incomparably cleaner than it was when I went there first in 1923, when Fascismo was just getting under way. From the point of view of the tourist, there have been innumerable changes for the better. Outsiders cannot know whether these things are altogether due to the new regime, or would have come about approximately as well in the normal post-war recovery, as they have come about in other countries; for example, under the German Republic. One is assured —and I personally believe it to be true—that the mass of the Italian people prefer the new conditions, the practical operation of the new system, to the old. It is impossible for the outsider to *know*.

BE THE fact about this what it may, it is important to bear in mind that *democracy,* as we understand the term, is extinct, anyway for the time being, in both Italy and Russia. Those who believe, or affect to believe, that either of these systems would be an improvement upon what we have in the United States, in Great Britain, in France, in Germany, should keep very clearly in mind not only the distinctions in technique, nor the fact that in both it means the enthronement of one group, maintaining itself in the last analysis by force, suppressing without room for appeal to law or theoretical human rights every suggestion of change; but that the logic of it justifies similar practices in the event of the power falling into the hands of any other group.

AS TO its results in operation one may question from the point of view of democracy, anyway these aspects of social and political life, each I think indispensable in any test of a political system:

First, is there any assumption that individuals are of *different breeds,* castes or classes, apart from their personal qualities, within which by law or strictly applied custom they must remain? To what extent, with reference to political or other preferment, is the individual *weighted,* pro or contra, by reason of social position, personal opinions, wealth, family or other external circumstance regardless of his personal behavior and capacity?

Second, to what extent is there assumption (or denial) of the inalienable right of the people by constitutional means to make their laws for the common welfare in the exercise of their judgment guided by experiment and free discussion of its results; to choose and discharge their public officials in like manner, and at their due discretion to alter however fundamentally their form of government?

These things were taken for granted in our own Declaration of Independence:

> That whenever any form of government becomes destructive of these ends, it is the right of the people to alter or abolish it.

So there is another, a third test, and that is in the question whether any people has the self-control, the poise, the general good temper, necessary to carry on these political processes in an adult and self-respecting manner. Italy and Russia are among those looking on, these days, getting their own impressions as to whether our system works better than theirs!

DURING the early part of the present political campaign in the United States the present writer has been in Europe. There is surprising interest there in our behavior as we choose our next president; an interest which has nothing to do with any expected or desired effect of the choice upon European affairs. We are giving to the rest of the world an exhibit of our own attitude toward democracy. Our own respect for it and fitness to exemplify it. Beforehand, and whichever way it comes out, we are describing to that world the character and attainments of the man whom we shall choose to occupy what we are fond of calling the most exalted station on earth. The spectacle is fully appreciated. What we are calling our candidates and each other, is being heard round the world. There is a fight in the Big House on the Hill, and all the neighborhood is enjoying it hugely. They are forming their own notion about our belief in that kind of tolerance which our system, as contrasted with those of Italy and Russia, is supposed to exemplify.

EVERY little while I hear somebody express the opinion that Fascism—to say nothing of those who would import the Soviet system—would be a good thing for these United States; that it would stabilize conditions and assure the rule of those who think themselves most fit to rule. I heard some talk of that sort in Germany, and I know there are Fascist movements in Great Britain and France.

To people of that thought I commend the tests for democracy outlined above, and suggest first that they examine themselves candidly as to their own actual faith in what would happen to them and to the things which they profess to hold dear if the weapon they would adopt, so congenial and tempting for the establishment of their own group, should fall into other hands. It is all very well when the crowd in power is your own. But what have you left to say by way of protest when by some shift of power, some *coup d'état,* the whip gets into the clutch of those whom you and your kind have been able hitherto to keep in silence and subjection?

Ask the Russian of the old regime, refugees scattered to the four corners of the earth, how it feels to be the victims of the methods of oppression under which they flowered so comfortably, thank you, when the shoe was on the other foot!

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EDITORIALS

IN a full-page newspaper announcement setting forth its value to advertisers, the American Weekly boasts that its twenty-five million readers "own the *fewest* cows, chickens, sewing machines, preserving kettles, but the *fullest-stocked* medicine chests, toilet shelves, and frippery drawers." The imputation is clear that people who own cows and chickens have so little money to spend that they are undesirable subscribers for a magazine which wishes to sell its circulation to advertising. And unfortunately this imputation is true, based on the stony facts of the farm incomes which measure the living of some 30 per cent of the people of the United States.

A recent report of the federal Department of Agriculture summarizes the 1927 balance sheets of nearly 14,000 farmers in widely scattered parts of the country. They may be considered representative, though as a group their lot is probably somewhat brighter than that of the whole run of farm families. Aside from the value of home-grown food, which averaged $247, more than half of these families (55 per cent) had an annual income of less than $1,000 with which to meet their cash outlay for living, interest and principal on debts, and farm improvements; 22 per cent had from $500 to $1,000; 24 per cent somewhere between zero and $500; and not quite 9 per cent ran into the red with actual losses.

Then, figuring agricultural production another way, the department worked out average returns for 1927-8 and compared them with corresponding figures for wages and interest in industry. For this year, the reward for the labor of the whole farm family, including an allowance for the residential value of the farm house, is $717; the average farm-hand gets $584 without board; while the annual average for factory workers, not including the unemployed industrial population, is $1,301 per person. Considered as business men, farmers seem to have a return of 3.4 per cent on the market value of their capital. While comparable figures for industrial corporations are not available, the department observes moderately that in preceding years this has been "considerably higher."

People who live in the country support proportionately a much larger number of children (38 per cent of the population as compared to 27 per cent) than do city-dwellers, and a larger number of old people. This year their average earnings show a very slight improvement over last, yet they still are more than 25 per cent below the level of 1919-20. During this period the average wage paid to factory employes has held a little more than even, with a gain of 2 per cent. As Mrs. Worcester points out elsewhere in this issue, even that $1,301 per factory employe at which the farmers look with envy, has its tragic limitations when it is considered in terms of family living. But another great section of the American people is even further removed from the glow of American prosperity. Whether it be the "average" family whose combined efforts give them $717 to spend on shoes and school-bags, pots, pans, sugar, coffee, Ford tires and other things not native to American husbandry, or the quarter of the representative families whose cash incomes hovered between 0 and $500, the American Weekly is quite right in contrasting frippery and the farm.

NEW BEDFORD'S mills are open again, and the weavers are running off the material left in the looms when on April 1, they went out on the longest and bitterest strike the old textile town has known for thirty years. The strike ended when the unions unexpectedly voted to accept a compromise they had turned down a week earlier. Faced with winter privations for themselves and their children, after six jobless months, the workers agreed to a 5 per cent wage cut, on condition that they would in future be given thirty days' notice before a general wage cut went into effect. The strike was called after the members of the New Bedford Manufacturers' Association posted notice of a 10 per cent wage cut, and has involved nearly thirty thousand skilled and unskilled workers (see The Survey, October 15, page 74).

Because of demoralized markets and rusty machinery, the owners were reluctant to resume operations too rapidly. Only about 20 per cent of the workers were taken back the first few days.

The Textile Mills Committees, the "outlaw" industrial union organized by Albert Weisbord, refuses to accept the wage compromies and declares the strike still on. The committees are holding mass meetings, to urge their members to remain on strike, to continue picketing the mills and to treat any workers returning to the mills as "scabs". About thirty arrests were made the day the mills reopened, when picket-lines of these "die hards" resisted police efforts to break their ranks and disperse them.

Toward the end of the strike, the workers made the constructive suggestion that shareholders and wage-earners—the two groups suffering most directly from short time and adverse balance sheets—cooperate in rebuilding the New Bedford textile industry. Here is the possibility of a new alignment in American industry. The official settlement of the strike does not necessarily mean, of course, that the door is shut to conference and some sort of working agreement for study and cooperation between mill employes and shareholders. Certainly there is little hope of permanent peace for New Bedford textiles in available reports of the new

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wage agreement and the partial resumption of work. All too clearly, New Bedford is still the center of a disorganized industry, factional union warfare, under-employment and low wages.

TRANSATLANTIC flights have stimulated our air-mindedness, and increased the number of planes and airways as well as the columns of front-page aviation news. Since there is more air travel in this country, naturally enough, perhaps, we read with increasing frequency of airplane accidents. Hard on the heels of the optimistic report of the National Safety Council's statistical committee at the recent Safety Congress, come disquieting figures on "civil air navigation" accidents from the aeronautics branch of the Department of Commerce. These statistics show more air accidents during the first six months of 1928 than during the entire previous year. During the first half of 1928, there were 390 airplane accidents in which 153 people were killed and 276 injured, against 200 such accidents, with 164 fatalities, during 1927.

In 1927, the number of airplane accidents in proportion to the number of miles flown, however, showed an encouraging decrease. Available portions of the report for the first half of 1928 do not indicate whether this trend continues. The report shows, however, that of the 1928 accidents, 163, or more than 40 per cent, occurred with licensed planes, as against 34, 17 per cent, of all airplane accidents in 1927. Apparently reasonable safeguard against accident due to faulty mechanism or operation means rigid inspection as well as licensing of planes and periodical re-testing of pilots. During the past six months, 64 of the 390 planes that figured in major accidents were engaged in schedule flying (airways); 69 in student instructions; 17 in experimental flying (tests, races, endurance); 270 in miscellaneous flying, not on schedule or airways (pleasure, passenger carrying).

On the basis of this report, it becomes increasingly clear that civil aviation in this country has reached a stage calling for careful and uniform laws in all the states, governing licenses for planes and pilots and strictly regulating flying fields and all schools of flying.

DECENTRALIZATION does not offer a satisfactory remedy to counteract the ever-growing tendency of the world and his wife—and especially of his son and daughter—to migrate to the already overcrowded city. Rather is the solution to be found in decentralization. Large cities need not be abolished, but according to Raymond Unwin, dean of town planners and president of the International Federation for Housing and Town Planning, the large city of the future must contain only those activities which can not efficiently be carried on elsewhere; all other work and play should be relegated to neighboring satellite towns. The central areas must be kept free for what are properly central functions. They must be less disturbed by irrelevant details and their streets less cluttered up with traffic which has no real business there.

By this draining off of workers who can as well perform their duties elsewhere, a group of city planners gathered together at a dinner given by the City Housing Corporation in New York City on the eve of Mr. Unwin's return to London, asserted that the large metropolis can be relieved of thousands whose travels to and from their jobs complicate almost hopelessly the traffic problem in our big cities and whose unnecessary presence is a detriment to their own as to the general well-being of the community. Every small town cannot have its financial district, its grand opera, its huge public library. For these, it must take a trip to town. But every neighboring satellite city can have its own educational system, its own recreational facilities at home. And many large industrial concerns can efficiently carry on a part —if not all—of their functions from a small town and thus relieve the city of the burden of supplying a traffic system, if not living quarters, for needless thousands.

In other words, the solution of modern overcrowding is to be found not merely in the garden city, but in the direction of the better distribution of the function of the city and greater localizing of the life of the people. "Give unto the large city the functions that rightfully belong to the large city, and give unto the satellite city the functions that rightfully belong there," might be offered as the watchword of Mr. Unwin and this representative group of American city planners.

The recognition of the fact that the metropolis and the small town complement each other, that both are essential in modern civilization, is the first step toward solving the problem of congestion.

TO insure that the satellite city will stick to its orbit there must be great foresight in regard to the type of development of the region around it. In England, this has been accomplished by developing a permanent enfolding belt of farm land. In America, where the taxation system makes this method impracticable, Thomas Adams, director of the Regional Plan of New York, recommends that all new towns be encircled by a parkway system. Besides insuring permanency for the community thus enclosed, such a system would contribute greatly to the traffic problem of the entire region. Moreover, parkways pay for themselves in increased tax valuations, as Westchester County has fully demonstrated.

Radburn—the new complete town planned for the motor age which the City Housing Corporation has undertaken near Paterson, New Jersey—not only concretely illustrates the essentials of a modern satellite city in close proximity to the metropolis, but it is of even greater importance from another angle, in the opinion of this authoritative group of town planners. The creation of Radburn is, in fact, the first step in the carrying out of a regional plan for the entire New York district. Radburn illustrates the proper localizing of the life of the people. If Radburn succeeds in working out some of the problems of traffic and concentration of industry and population, the carrying out of the program of the Regional Plan of New York (so often discussed in the pages of The Survey) will receive a great impetus. No matter how many Radburns come into being, Manhattan must always remain to accommodate those functions that can only be carried on in a great metropolis. Radburn will point the way to regional planners in other sections of the country.

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Letters & Life

In which books, plays and people are discussed

Edited by LEON WHIPPLE

Robert Frost's New England home: Woodcut by J. J. Lankes.

Poets Americano

JOHN BROWN'S BODY, *by Stephen Vincent Benét. Doubleday, Doran. 377 pp. Price $2.50 postpaid of Survey Graphic.*

JACK KELSO, *by Edgar Lee Masters. Appleton. 264 pp. Price $2.50 postpaid of Survey Graphic.*

GOOD MORNING, AMERICA, *by Carl Sandburg. Harcourt, Brace. 250 pp. Price $3.00 postpaid of Survey Graphic.*

THE TURQUOISE TRAIL: Anthology of New Mexico Poetry. *Compiled by Alice Corbin Henderson. Houghton, Mifflin. 168 pp. Price $2.25 postpaid of Survey Graphic.*

THE CHILDREN SING IN THE FAR WEST, *by Mary Austin. Houghton, Mifflin. 188 pp. Price $2.00 postpaid of Survey Graphic.*

WEST-RUNNING BROOK, *by Robert Frost. Holt. 100 pp. Price $2.50 postpaid of Survey Graphic.*

COLLECTED POEMS, *by Margaret Widdemer. Harcourt, Brace. 279 pp. Price $2.50 postpaid of Survey Graphic.*

THE BLACK ROCK, *by John Gould Fletcher. Macmillan. 188 pp. Price $3.00 postpaid of Survey Graphic.*

SPRING PLOWING, *by Charles Malam. Doubleday, Doran. 58 pp. Price $2.50 postpaid of Survey Graphic.*

THE BUCK IN THE SNOW, *by Edna St. Vincent Millay. Harper. 69 pp. Price $2.00 postpaid of Survey Graphic.*

SUNSET GUN, *by Dorothy Parker. Liveright. 75 pp. Price $2.00 postpaid of Survey Graphic*

VENUS INVISIBLE, *by Nathalia Crane. Coward-McCann. 90 pp. Price $2.50 postpaid of Survey Graphic.*

A SURVEY OF MODERNIST POETRY, *by Laura Riding and Robert Graves. Doubleday, Doran. 295 pp. Price $2.50 postpaid of Survey Graphic.*

OUR age is not tuned to poetry. In an age of reason, even the poets think their poems instead of feeling them. The more gratitude we must feel to the devoted band who, this fall, bring offerings for the Muse, and to the publishers who print them. They give songs to those who still find peace and beauty in singing.

They are raising a new music to the air. They are singing America! Sandburg chants the glory of the prairie; Benét lends new beauty to the Civil War; Masters plows the Illinois sod that bore Lincoln; and in New Mexico poets discover the miracle of age in mountains and desert and blend themselves with the Indian primitive. They are like children rushing on a treasure hunt after return from exile.

Poets need roots in a homeland and are finding roots. They are lighting fresh torches to illumine our past and, pray God, our future. Best of all they will gather listeners, for these are epic matters, not the minor sufferings of lonely souls, to be wrought into story and so draw the people. Here we can make our own experiments in form—and create, not mimic. Nor need our poets become maudlin nationalists; they can give America the kind of criticism she most needs, not social or economic, but emotional and spiritual, telling us where America is beautiful and where misled by folly. You, brave poets, can answer Babbitt and provide draughts against salivation by too much Mercury. You are in a good tradition; once we had pioneer singers—the Bigelow Papers, and Lanier's Corn (ancestral to Carl Sandburg), and the good grey Walt. It is not ungrateful to want to escape from the too-long sway of Continental fashions and the pessimism of an alien intelligenzia. We learned about letters from them, and now we have our own ore to beat shining and trace with patterns of light and leading.

Thus comes Benét striving after an epic, and achieving a historical pageant, rich in incident and color, full of America, and rising at moments to the high lyric emotion that can only be translated in verse. There should be dancing in the streets that we have found and fostered a poet of such courage and invented a way of broadcasting a hundred thousand copies of his poem. He makes our heroes human again, and he shows how suffering and patriotism, in North and South, molded and perfected the character of this America. There is

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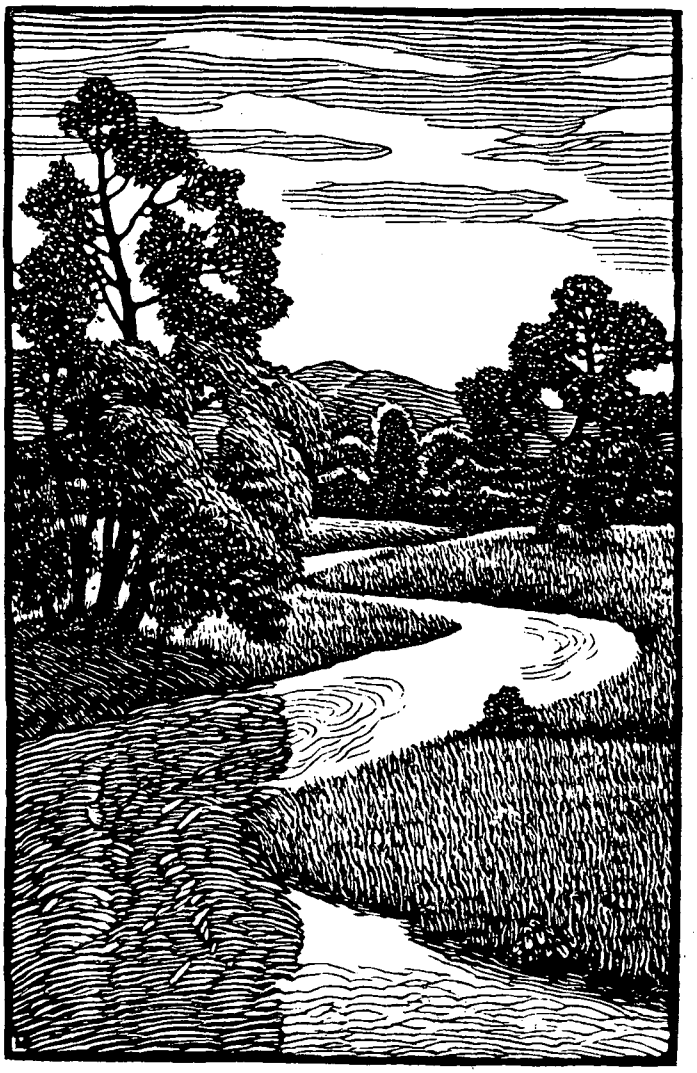
no page that does not claim your eager attention. There is the charm of a great historical novel with the added bursts of poetry, revealing the heart of a runaway slave or the soul of a general in ways that prose cannot master. The flexible form and the choice of the inevitable vernacular American word keep the style adapted to the matter. His pictures of plantation life are as authentic as Snow-Bound for New England. Best of all are the lyric passages where the poet in Benét speaks—as the interlude of Melora Vilas, the mountain girl—and his lines take on a passion and beauty that stir the heart and entangle the imagination. John Brown's Body throws no new light on politics or strategy, but a warm flood on America.

IN Jack Kelso, friend of Lincoln's youth, Edgar Lee Masters has tried at drama and written pale allegory. His play is too symbolic and his characters too much the mouthpiece of destiny after the deed, to enlist our interest in his people or make their sufferings vital. The poem weaves together too many places and events and historic figures to get tragic unity and reality. Ann Rutledge lives again in a kind of sad beauty and pathos, and there are pages of chaste and moving poetry. But Mr. Masters had too little faith in the real life of his people. He manipulates them, and talks through them, until they become figures in a mural, their words the inscriptions on memorial urns.

Here comes sunburned Carl Sandburg, in love with the earth, distilling the emotion the farmer should feel but has no time for. He is, in his way, farm relief. Good Morning, America, is a paean to this great gorgeous shield of American earth, its trees and waters, winds and stars, crickets and autumn leaves, melodious scents and endearing sounds, molding people to its will, not molded by people. He loves largeness and the gamble and change of scene. And he has conquered free rhythms to serve his vision with more beauty and honesty than anybody since Walt Whitman. The rhythms for a Continental plateau and Great Divide have to be free: Tinkling won't do. Nor do his lines as with others seem to have deceived a lazy poet into thinking they are poetry. Unlike Walt, he is not so strong for people. More Mid-West Thoreau he, arriving at transcendental speculations on the oddness of life and lives, puzzled yet unabashed, and dropping to sleep while hot night laves the corn. Celebrant of the fertile womb of America, he touches thus the cosmos; and in this fertile and curiously intricate cosmos he has faith—no whining here. Sandburg worships Ceres and at times ferments a heady wine: He stirs deep things in you—hard things to say. He tells no tales on himself or the rest of us. I doubt whether there is another Carl Sandburg in the universe—not so sweetly vocal, anyhow. America says Good morning, Carl.



From a woodcut by J. J. Lankes, for West-running Brook by Robert Frost. Henry Holt & Co.

The songs gathered from New Mexico mesas in The Turquoise Trail are after all visitors' songs: postcards to Vermont and Virginia bearing the greeting—"This is a wonderful place. I like it fine." They are full of local color, but not of local genius. They are humble enough and worship the vastness, and have learned something ennobling from the desert that makes their rhythms and figures bold and alluring. But unity with the geologic earth and rebirth of the primitive in modern dress are not for them—not for any of us. I like them best listening-in on Indians. Here is the converse of savage and God. You cannot overhear that elsewhere today, even in Sandburg. Yet these echoes in pueblos, they are America, too.

Mary Austin has loved Southwest life and air and scene and made songs for children to teach them her loves. They are simple and charming but too conscious-thought to speak for the desert. This is a new kind of Americanization. The songs reveal the author's feeling, but will they open this arid paradise to child readers? We hope so, for this is a book of novel animals and old lore, sunshine and adoration of God, and better for little city-dwellers than western movies.

Whoever said all American novels are sociological cannot thus charge the poetry. The new nationalism in verse curiously neglects our Puritan morals. The passion of reform and the salvation of society that rang in the poems of Edwin Markham and James Oppenheim and others only a few years ago, are all gone. The poets of the new freedom have fallen silent along with the tired radicals. Today's poet finds no magic in uplift, neither in peace nor progress nor conquest of machines. Prosperity and social science have stolen the poor and downtrodden from the anger of poets. Robert Frost is content to give his whimsical comment on how odd life is; he is amused, skeptic, not impassioned or bent on reform.

EVEN Margaret Widdemer, who once made gallant protest against old evils, says in her foreword to the section of her Collected Poems dealing with Social Unrest: "I am interested, as I might be in a completed building some one else had made. These things were to be said, and I was one of those who were to say them—that is the nearest I can come to explaining." That is a startling idea to me. Is the battle won? Were the poets following false gods? She seems to say both. Yet The Factories remains a moving piece, and not the less because it was once used as propaganda. In passion and brilliance of form it seems to awaken me even yet more than the personal meditations on life and love that grace the rest of her volume.

Indeed, I cannot down the feeling that in Margaret Widdemer, and in The Black

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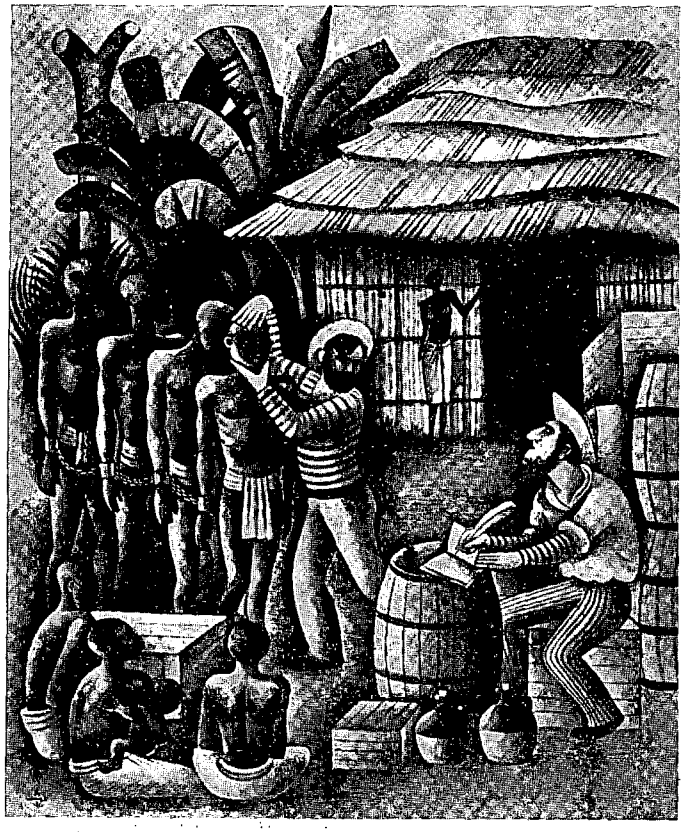

Inspection and Sale of Slaves. Illustration by Miguel Covarrubias for The Adventures of an African Slaver. Edited by Malcolm Cowley. Albert & Charles Boni

Rock by John Gould Fletcher, Spring Plowing by Charles Malam, and The Buck in the Snow by Edna Millay, we have poetry less authentically American, and less important than that of Sandburg and Benét. These verses are in the old tradition, and however graceful and sincere and melodious they be, they do not open vistas. They belong to the Lonely Ego school. Of course, the soul alone in time and the universe and on quest for a mate is the great theme for lyrics, but it demands genius . . . and courage. I get the impression these poets are afraid: Miss Millay cannot forget she is going to die; Malam is forever seeking some sign of new spring; Mr. Fletcher, shadowed by eternal cliffs and the restless waves. They are daunted by the transcience of life, and the uncertainty of love, and alternately fascinated and revolted by the beauty and cruel indifference of Nature. The men lack faith in life; the women, faith in lovers. They are critical of God rather than of Society. It seems to me that a poet needs faith. Otherwise, why weave garments of beauty for festivals?

So their rebellion seems conventional; they are adolescent, whatever their age. One has the uneasy feel that these things have been said so often that it is time (as Mark Twain said about the weather) something should be done about them. Such pangs are often private matters. What we want is some way of grinning and bearing them; some trick of humor to get us over this perfectly real, but extremely local, bad quarter of an hour; some cause, some vision in which losing ourselves we forget the slings and arrows of personal misadventure. I presume this is unjust, since one definition of a poet is an ego suffering melodiously. I urge on them keeping heartaches private—although it is their especial business to give us vicarious relief by groaning for us, to prove that emotions are never dead, and by an apotheosis of the individual to fend off that inferiority complex that comes from realizing that our bitterest tears are dilute chloride of sodium and the ocean much bigger and saltier, where probably every drop once flowed through somebody's tear ducts just as all the dust is said to be blown lives of yesteryear.

But I fall into the vein of our very latest poets—that cynic school that parades its emotions to make fun of them. Dorothy Parker does in Sunset Gun. Such take refuge, as moderns will, in irony and satire, but for the first time since Suckling or Heine we have self-satire, not social satire. They practice public flagellation for no reason at all. They have real and bitter emotions like the rest of us, but they are in the tragic situation of thinking that their emotions are fake, certainly ephemeral, and most of all bad form amid science and machinery. Emotions interfere with good times, though they may pay the piper with good copy. I also suspect the fear that if they parade their emotions too nakedly a psychoanalyst will get them: Poetry is only an audible dream.

This is the school of snappy last lines. The verse creates a valid mood of pathos or wistful reminiscence, *per exemplam*—

> My boy goes down the hawthorne lane, outward bound from me . . . .

and add the coda—

> Well, so long son, the grocer's boy is knocking at the door!

We all feel that way sometimes, but it is a bitter comment on the harshness of modern life toward emotions that we have to excuse our bleeding hearts by tacking on them a sign, "For Rent." This is far sadder than youthful dolors. It is a betrayal, too: Because the poet has stolen rhythm from his heartbeat, he has covenanted to deal honestly with the heart.

Nathalia Crane, our leading child poet, is still drunken with words—rare, exotic, swooney words. Her syntax is vague and her ideas vaguer, but she does love words, and sometimes her kaleidoscope falls into a pattern of jingle-jungle words that stirs the reader in the old magic way. This is the beginning of poetry. She has not taken the second step, the making of metaphors, to disclose the resemblance of one thing to another, the pantheism all good poets preach.

In the end, the criticism of poetry is a stupid thing, as you'll perhaps agree from the above, or if you follow the crossword tracery of modernist poetry, as interpreted by Laura Riding and Robert Graves. The poem moves you—or it does not. That is all. Our poets are better than we deserve. What they need is an audience, for this age is deaf and blind to poetry. But we must be our age. Yet there are whispers as if the new age stirred in its sleep.

LEON WHIPPLE

She Knows Her Potatoes

THE MARRIAGE CRISIS, *by Ernest R. Groves. Longmans, Green. 244 pp. Price $2.00 postpaid of Survey Graphic.*
THE BANKRUPTCY OF MARRIAGE, *by V. F. Calverton. Macaulay. 341 pp. Price $3.00 postpaid of Survey Graphic.*
AMERICAN MARRIAGE AND FAMILY RELATIONSHIPS, *by Ernest R. Groves and William F. Ogburn. Holt. 497 pp. Price $4.50 postpaid of Survey Graphic.*

I AM asked to give my impressions of three books dealing with marriage in the modern world. But what language can I use to get my impressions over? The very words "marriage" and "the family" do not carry the same emotional effect to different people. They mean "sacred" and "inviolable" to some minds, but "mediaeval" and "moss-backed" to others. No matter what words I might use, they would not convey their natural, obvious meaning as they would if I were writing about any other subject. Every mind would steep them in its own color. Readers would insist on getting from my review only material with which to label me "radical" or "conservative" rather than some notion of how those books struck me.

How then can I possibly convey any idea of the impressions made on me by those—I'll tell you! I have an idea! Suppose we pretend they are books about how to grow potatoes. No passions seethe around that subject. I can easily report on them in that neutral language. Imagine, therefore, that they are books issued by various agricultural experiment stations,

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intended to inform readers about the real facts of the potato industry. Transpose the titles and a few words in your mind, and let's start off.

The Potato Crisis, by Professor Groves, seemed to me a useful, sensible, fairminded book, which took up a good many of the common failures of potato-growers, with especial attention paid to the problem of the potato's enemies. The author's treatment of potato-bugs may be taken as a typical instance of his manner. Bugs, he informs us, are nothing new in the history of potato-growing. Nor are they due to any special perversity on the part of potatoes. All plants cultivated by man have their insect and parasitic enemies, so don't get excited when your vines are attacked by bugs. Instead, apply your mind to the best modern methods for increasing the vigor of the plants by proper fertilizing, watering, and so on. These methods are interestingly set down by Professor Groves.

I like his book. I believe that it will probably help beginners in the industry, and perhaps encourage those who wonder if it would not be better to eliminate potatoes from the diet of the race. But as I read, I begin to have a notion that Professor Groves really likes potatoes very much, and that this prevents his having that stern impassive impartiality so much admired by moderns. He *might,* therefore, be a person who *might* look the other way, when some specially severe malady of potato-plants showed itself, just because he knows what good eating potatoes are, when well grown. Well, I like potatoes myself. I've eaten them all my adult life, and thriven on them finely. I don't altogether blame him. Still, impartiality, stern daughter of the voice of—never-mind-who. Let's see how much of this fine quality is to be found in the next book, The Bankruptcy of the Potato Industry.

As I read the title I wonder in my mild foolish way, "Dear me! Is it bankrupt? Seems as though I'd passed several flourishing fields of potatoes only this morning." I open the book. Bankrupt? Boy, you said it! How could I have thought those fields looked flourishing. Blighted and blasted, root and stem, fruit and flower, that's what they are! And say—bugs! You think you know something about potato-bugs, maybe. You never heard a word about them till you have read Professor Calverton's eloquent and highly colored statistical description of them and their loathsome ways. The air about you will be black with potato-bugs for hours after you lay down the book.

How many potato-bugs of those squashed between shingles by farmers in the summer of 1926, came to life, crawled up his trousers-leg and bit him to the bone? You don't know, do you? Professor Calverton does. Seven million, six hundred and twenty-three thousand, four hundred and twenty-two, not to speak of seven others who went back to the vines. It is wonderful beyond words how he finds out such things.

No, come, come; he doesn't say any such foolish thing. Wherever did I get the impression that he did? From his book! That impression rose right up at me from the general feel of the pages as I read. It sounds so excited that it makes me excited, far too much so to notice exactly what he does say, except to gather the impression that potato-growing is one of the darkest and most infamously mismanaged corners of our agriculture.

We have been putting potatoes into the ground, have we not—into the dark, wet, and anglewormsome mud. What could we expect from such methods any better than what we've got? The Russians, now, they know a thing or two about potato-growing. They hang them on trees there, (or at least it is the intention of their government to lead them to do this); they hang them up in the beautiful sunshine and fresh air, they water them with filtered water. And how they are rewarded! Such an exquisite growth of artistically pale foliage along trailing stems. And as to the number of bushels per tree produced—why rice is better than potatoes, any day. Look what a civilization the Chinese have built up.

Remember, I was asked to pass along my *impressions* of these books. One impression drawn from Professor Calverton's book was a horror of potatoes. I'm sure any impressionable reader would be converted to carnivorism by a perusal of those pages. And yet, I told myself, no matter how toothsome one's own baked potato and butter may be, one must be a conscientious modern and know the worst. In short the book is a good one to read, if *you have already read a good many others on the same subject,* and if you have some experience of human beings with which to check up its calculations—for instance, to make a guess of your own at how apt college boys would be to answer with exact statistical truthfulness very intimate questions on matters known only to them; and to make your own estimate of the value of conclusions drawn from such information.

I approached the third book (see above) rather gingerly, feeling somewhat worn by the purging of pity and terror given me by the second (not *always* the kind of pity and terror intended by the author). But after a few pages, I lay back in my chair and relaxed. "Here," I said to myself, "you have it. If you can afford but one modern book on potato-growing, here is the one to have. Here you are honestly told of the immense and innumerable obstacles to success, but they are kept in the proper proportion to other things, and to other obstacles to any other success. You are reminded that many of the same qualities found in good wheat- or truck-farmers, are equally applicable to growing potatoes, since after all, they are a crop, subject to many of the same laws as other crops.

We rubbed the doors, and scrubbed the floors
And cleaned the shining rails.

Mezzotint by Lynd Ward, for Oscar Wilde's Ballad of Reading Gaol. Macy-Masius: The Vanguard Press

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This early interior of the maternity ward at the Woman's Hospital of Florence should set at rest all speculation as to the thoroughness of a patient's admission bath in the fifteenth century. Yet the nurses of the time were not plagued with idleness. At the contemporary St. Bartholomew's, London, when their work among the patients was done, they were ordered "to occupy themselves in spinning, sewing, mending of sheets and shirts, or some other virtuous exercise such as they should be appointed unto."— One of sixteen quaint illustrations from the 1929 Calendar of the National League of Nursing Education (370 Seventh Ave., N.Y.C. $1.00).

Yes, this should be called The Potato Grower's Hand-book.

There are at the end of this third book, countless statistics, like unto the sand of the sea, ever so many more than those cited by Professor Calverton. But they do not leap and yell and make faces on the page. Why not? Perhaps because they do not, with the remarkable unanimity of Mr. Calverton's figures, always prove what the author is trying to prove. Perhaps on the other hand they are merely not so personal and vital.

At any rate, after perusing them with attention, I said to myself with some surprise, "Why, I do believe some progress is being made in using statistics as a means of finding out something about marriage and the family life." I assure you, this is the only book of the three that gave me that impression.

DOROTHY CANFIELD FISHER

He Sold Negroes

ADVENTURES OF AN AFRICAN SLAVER, *by Captain Theodore Canot. Edited by Malcolm Cowley. A. & C. Boni. 376 pp. Price $4.00 postpaid of Survey Graphic.*

THERE appeared in Baltimore, in 1854, a broken-down sailor who begged drinks along the wharf. His tales of adventure attracted the interest of a writer, Brantz Mayer, to whom he recited his life story. He had been born in Italy, went to sea at twelve, met shipwreck and pirates, and finally at the age of nineteen found himself in Africa where by degrees he got involved in the slave trade. Already it was an outlawed traffic with the gallows a penalty, yet he carried on for a quarter century capturing, selling and shipping slaves. Running the blockade of British guns, he made trip after trip with slave ships between Africa and Cuba. There is much that parallels the rum-running of the present.

Doubtless the story has been doctored up much by the flowery phraseology of Mayer, the original biographer, as well as by the present editor, Cowley. But however they polished, they built with a real tale of adventure. There is not a dull line. Without emotion and with the candor of a man who sells cattle, Canot tells of sea fights, throwing men overboard, losing slaves to the sharks, leaving men to starve, of outwitting the native chiefs. The whole African economy was built on the slave trade. Slaves were the coinage of the continent. It is easy to understand why the trade in human flesh carried on nearly a half-century in such bootleg fashion in defiance of law. It is both a fascinating and informing story. If from cover to cover it were only fiction, it would still be a choice bit of literature; even better if the excellent illustrations by Covarrubias had been accompanied by maps.

NELS ANDERSON

Patrick Geddes—Seer

THE INTERPRETER: GEDDES, *by Amelia Defries. Liveright. 334 pp. Price $3.00 postpaid of Survey Graphic.*

THE Survey Graphic articles by Patrick Geddes (Feb. 1, 1925; June 1, 1925; July 1, 1925; Aug. 1, 1925; Sept. 1, 1925) so far have been almost the only readable account of his labors and teaching as a whole. They were written in India while he was busy designing Tagore's university, after a stenographer and the present writer had failed in a painful effort to transcribe and edit a course of lectures given by this teacher at the New School of Social Research.

Miss Defries has succeeded where others have failed because she has not attempted to set forth in ordered categories the contributions of this great Scotsman to half a dozen sciences, or more, and to an equal number of arts. For, the most characteristic feature of the man is the constant interplay of his interests and activities. She has given us a faithful picture

" 'I Gorry, I'm tired!"

"There you go! You're tired! Here I be a-standing over a hot stove all day, an' you workin' in a nice cool sewer!"

From On My Way, written and illustrated by Art Young, gorgeously printed and bound by Horace Liveright ($4.00). The end papers are an animated map showing his wanderings from the little town of Monroe, Wisconsin, to Chicago, Washington, New York, and Bethel, Connecticut. The text is equally meandering, an informal diary of people, things and ideas, most interestingly of the great range of literary and political folk met by an itinerant cartoonist. The pictures wander an even longer course—from The Masses to The Saturday Evening Post, Judge, Life, the late-lamented Puck and The Metropolitan. It comes almost as a shock to realize that Art Young is sixty years old, that he knew Barnum and Benjamin Harrison as well as Mark Twain and Roosevelt, and that one of his earliest fliers in free-lance art was to submit drawings to Currier and Ives.

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of Geddes, the conversationalist—faithful even to the little peculiarities of style and manner at once so stimulating and so disconcerting to those who would absorb the full meaning of his talk.

Any one who has walked with Geddes through a garden or through the streets of an old town, will in this book recognize the familiar quick succession of pointers, interpretations, associations and diversions (often spiced with satire). Sometimes the stream seems broken up into a number of rivulets of comment; but then these again unite and grave a tranquil pool of wisdom.

As botanist, geographer, sociologist, city planner, dramatist and architect, Geddes has written many books, reports, articles, pamphlets. The most important of these are difficult of access. Some essential teachings have yet to be put on paper, though they have influenced students in many places over a period of forty years or more. Miss Defries gives us, at any rate, those diagrams that are most frequently used by Geddes, and their interpretations—thus far hidden away in old catalogs, in the Sociological Review and in voluminous reports on practical projects of civic and university planning.

Since he refuses to let himself be labeled and classified, Geddes is still widely unrecognized, even by those who unwittingly make large drafts upon his discoveries and ideas. Typically, his name was unknown the other day in the library of one of the largest of American universities, and even the faculty of the sociology department but vaguely remembered having heard of the man. Yet they are not altogether to blame, for Geddes has always given away with both hands without claiming, or even desiring, personal recognition.

IT would be difficult to estimate the extent to which his Outlook Tower, his designs, reports and exhibitions, his masques, his lectures—and not least his conversation—have affected the theories and techniques of city development in Europe, Asia, and America. The movements for afforestation, for regional planning, for the reorganization of student research, for the recreation of civic pageantry, and many more, are in the debt of this pioneer, though not often conscious of the links that connect them with his quiet study in Edinburgh or with one of his many laboratories over the world.

In early manhood, Geddes constructed for himself a veritable ladder of symbolical associations with which he could, from any starting point of observation, reach the significance of object or event. Looking over many familiar sayings of this thinker—some of them gaining new illumination here from being presented in fresh contexts—one is again astonished at the accuracy with which so often he recognizes before others the meaning of a social trend. Here are things not only true but important, whether he is speaking of the moving-picture industry, of unemployment, of the process of learning (as since revealed by psychological experiments), of the coal industry, of the press, or of sex relations.

Now, at the age of seventy-four, still busy on many unfinished tasks, Geddes gives most of his time to the building of a new Collège des Ecossais in France—a real "school of wisdom" this, for here the many threads of an unusually active life are being woven into a single pattern of life as seen in contemplation. Thus yet another Geddes emerges to confound those bewildered by the number of parts this Scotsman has played in his time—a personality which, the present reviewer believes, will be longest remembered, for the mantle of Elijah has fallen upon him as upon no other man of our age.

The author has been successful because of the simplicity of her method. The book really is a record of her own stages of progress in a determined search, through many years, for all she could learn from the master. In addition, the book contains a long introductory essay by Israel Zangwill—an excellent illustration of the way in which Geddes has influenced those of the leading writers of a passing generation

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($3.50)

WRITE FOR OUR COMPLETE FALL LIST

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who have had the patience and good sense to listen to him—and appreciate comments by Lewis Mumford, Tagore, and others who have come close to Geddes and his work in Great Britain, France, Palestine and India.

BRUNO LASKER

The Inquiry

The Return of the Native

GOOD-BYE WISCONSIN, *by Glenway Wescott. Harper. 362 pp. Price $2.50 postpaid of Survey Graphic.*

GLENWAY WESCOTT returns to Wisconsin with his senses alert and avid to capture every phase of new impressions. Receptive and deliberate, he lets himself be played upon; like a harp caught in a gale, he is made to vibrate to rude sights and sounds. And it is all too much for him. Mediocrity torments his nerves, plucked at by obvious crudities beyond his power of response, fingered by the ruthless hands of Wisconsin. He resents her vulgarity, the affront to a spirit freshly home from France! What he gives back is indeed a harp solo of disgust and despair, a broken medley of people and places, shrill and eloquent of his own mood. It means the death of an illusion—that, and how much more? Only a mirror to reflect the brutality of hired hands; the cravings of starved women; the morbid plus the sordid. Or might it unconsciously imply that Wisconsin has grown unworthy of Wescott? Well, mebbe!

After Villefranche—that pastel-tinted town without a winter—he finds the West a snowbound riddle. With a curious kind of sixth sense, a prescience that serves as a divining rod, he discloses to us the fevers hidden beneath the crust; the land gone soft under the sway of the movies; the tarnish on Main Street gilt; the decay of the provinces. He seems to see no further than a state in flux, neither a wilderness nor a civilization—and therefore a pretty poor place. Effort counts for naught. "Now too squalid, now too noble," Wisconsin in his eyes loses her wild charm and so, tired of a transition devoid (to him) of promise, he washes his hands of her—*et, vive la France!* A strange distortion surely, a projection to make one question whether the margin between sick or well is not as broad or narrow as the scope of him who draws it. After all, what a man sees depends upon what goes on inside him.

But the stories themselves, in terms of art, mark a notable advance in technical skill. There is a heightening of suspense, charged with power, controlled and developed beyond his previous work. As always, one is struck by an economy of words, a stripped quality of precise distinction. Irony, together with a latent sense of disaster are implicit in these tales, strung together like dark beads on the thread of his craftsmanship. It may be that all awareness leads to the deep places of the heart where suffering lies hidden and if so, Glenway Wescott moves by instinct straight to the secret springs of sorrow. His people drink of the waters of bitterness, until the sequence of their fate becomes well-nigh unendurable. Such insight has its own transcendent quality, but runs its risk as well, lest warped with pain there is a reproach felt in mirth, lest the free and deep laughter of the race escape the need of man.

HALLE SCHAFFNER

The Survey

Clinic on the Campus

UNDERGRADUATES: A Study of Morale in Twenty-three American Colleges and Universities, *by R. H. Edwards, J. M. Artman and Galen M. Fisher. New York: Doubleday, Doron for the Institute of Social and Religious Education. 366 pp. Price $4.00 postpaid of Survey Graphic.*

SOME temerity is required, perhaps, for a professor of philosophy to discuss a book in which the opinion is reported (page 189) that "some students lose faith and morals also through the teaching of philosophy in the university," even though it is not recorded as the authors' opinion. Neither, to be sure, is it the first time that teachers of philosophy have been accused of corrupting youth. The charge has been brought before, and the defendants know what precedents to cite. Singular notion! On one side we are to suppose the concerted force of church and state, morals and religion, tradition and authority; on the other, a handful of pedagogs who specialize in the whyness of the thus; and we are to understand that in such an issue the professors have everything their way.

The whole idea is so absurd, and the truth of the matter

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is so blastingly obvious, that even a professor hesitates to set it forth. Strange as it may seem, undergraduates are precisely like every one else. Indeed, so potent are the forces of uniformity in modern life that one is tempted to add professors to the tally. Insofar as their institutional environment is peculiar, no doubt the behavior of undergraduates is peculiar, too; but it is correspondingly peculiar. They are "single men in barracks, most remarkable like you." And by the same token, insofar as modern civilization is altered, confused, or at variance with itself, just so far must we expect to find undergraduates the same.

The method of such studies as this is probably familiar to Survey Graphic readers. A competent field-worker is despatched to a campus where he obtains interviews with president and deans, "representative" professors, "prominent" students and various other irresponsible people, faithfully recording their remarks on why students fail, whether they are forgetting God, and what they think of their professors. I call such people irresponsible with reason. They are, to be sure, guaranteed anonymity; but in every case they know whom they are talking to, so that the cap of invisibility only has the effect of making them irresponsible. Students only tell investigators what it appears they want to know—a technique in which the young gentlemen have attained perfection through their dealings with professors; while the dean of women makes use of a chance to expound her pet theory of chaperonage with documenting facts, and embittered pedagogs unburden themselves on the subject of student waywardness. Since no one is to be held accountable for what he says, no one is under any obligation of self-respect to be either truthful or intelligent—most particularly the latter.

AT some points in the present study—sore points like the athletic arenas and professorial deficiencies—the published dicta of the "captains of erudition" have been consulted; but these, though signed, are hardly more responsible. Or rather they have been composed, as we all know, under a sense of responsibility to give utterance "for Buncombe;" and the weakness of Buncombe's intellect has been borne carefully in mind with pardonable if not admirable results.

Compiled, edited and assembled, these records constitute a full "report." In this case the recording has been extraordinarily extensive and admirably thorough. It has covered a considerable variety of institutions large and small, backward and forward, urban and rural, sectarian and lay, male, female and mixed; and the subjects touched upon have been equally varied. The authors assert that "no attempt was made to give definite direction to the interviews, but witnesses were encouraged to speak of those matters that interested them most." They did so. The task of compilation must have been a tremendous one. Within the limits of the method, however, it has been carried through successfully. Everything is here: fraternity politics, the football team, student government, the "Y", compulsory chapel, the tyro Ph.D., and the harassed president. The organization is neat and plausible, from the emergence of the freshman from his home environment through all the vicissitudes of his student life to his contact with his pastor, his professor and his president. The report is a faithful mirror of the surface of reality. The reader will see in it precisely what he would see if, as a privileged visitor, he were to pay a casual and unannounced call upon the campus; and this no doubt is valuable.

But even competence has its limitations. The authors realize this. As they say, with singular candor, "Generalizations are not to be drawn from the testimony." The fact is that few of us would care to be judged on the basis of any casual visit, however open-minded, nor even by what the neighbors and their servants say in their more expansive moments. Casual facts, however multifarious, may provide the material; but whether or not they "provoke discussion," they provide no criteria for judgment. They represent no thought. They do not of themselves distinguish symptoms from etiology, let alone therapeusis. No real proble is ever more than skirted in this fashion. That is why the people who are themselves concerned receive such reports with gratitude, praise their industry and their good temper, and lay them politely on the table.

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Outside Looking In

GOETHE, *The History of a Man, by Emil Ludwig. Putnam. 642 pp. Price $6.00 postpaid of Survey Graphic.*

IN the hands of its wisest practitioners, the art of biography does more than open to us the doors of an individual life. It gives us the pulse of life itself, as it flows though man and, inexorably, past him. When the biographer's theme is as great a one as Goethe, one may well expect to find deep currents in his work. For here was a poet who obeyed the peculiar drive of the scientist, a courtier who wrote one of the most profound spiritual dramas of our time, a provincial German of the eighteenth century who managed to achieve the generous, responsive, adventurous existence of the Renaissance man. Rightly to interpret this remarkable personality, one must set him against the unlikely background of his age, and properly to evaluate his contribution, one must further place him in relation to our own day.

One comes to the end of these six hundred odd pages, however, without having come to grips with the man. There is an immense amount of material here, about Goethe's loves, Goethe's friendships, Goethe's travels, Goethe's manifold activities. There are numerous pen pictures of him, as youth, as man, as venerable ancient. There is a repeated effort to define him in terms of the duality betwen Faust and Mephisto, the poet versus the man of the world, the passive intellectual versus the impulsive doer. And yet, for all that, the subject eludes the author. An essential defect in Ludwig's presentation is that he seems torn between an attitude of devout reverence for the author of Faust and a discomforting awareness of the man's supreme egotism. He never succeeds in reconciling the two. A Strachey, ruthlessly exhibiting the pettiness of the great, wins respect for them more readily than a Ludwig, eagerly reminding one of his heroes' stature as he shows him stumbling.

A more serious fault is that all too seldom is Goethe's work seen taking its color from his personality. The phenomenon of Faust—an affair that extended practically over his whole life, that was the depository of all his sentiments, convictions, experiences, ideas—is returned to again and again, but never roundly presented, and what it meant to the author is in the end not made clear. So, too, his adoration of Nature is frequently mentioned, but not comprehensively studied. It is not so much that Ludwig fails to treat of essentials, as that his treatment of them nearly always has an external quality.

The writing is undistinguished, and occasionally worse, as in the following lines from a description of Goethe's appearance at middle-age: "the lips . . . are folded tranquilly, making one think of noble treasure-laden ships at anchor."

In fine, the most evocative page is that on which Ludwig cites Goethe's summary of his work at the close of half a century. It is to the poet himself, not to this biographer, that one turns for real knowledge of the man, Goethe.

BABETTE DEUTSCH

Enigma

THE NEW RUSSIA, *by Dorothy Thompson. Holt. 330 pp. Price $3.00 postpaid of Survey Graphic.*

SOVIET RUSSIA IN THE SECOND DECADE: A Joint Survey by the Technical Staff of the First American Trade Union Delegation, *edited by Stuart Chase, Robert Dunn and Rexford Guy Tugwell. John Day. 373 pp. Price $4.00 postpaid of Survey Graphic.*

LENIN, *by Valerin Marcu, translated by E. W. Dickes. Macmillan. 411 pp. Price $5.00 postpaid of Survey Graphic.*

THE REAL SITUATION IN RUSSIA, *by Leon Trotzky, translated by Max Eastman. Harcourt, Brace. 364 pp. Price $2.00 postpaid of Survey Graphic.*

AMERICAN POLICY TOWARD RUSSIA SINCE 1917, *by Frederic Lewis Schuman. International. 399 pp. Price $3.75 postpaid of Survey Graphic.*

"ONCE one has visited it," writes Dorothy Thompson, "once one has realized that what is happening there is not a dry political experiment, but is the painful process of a nation being reborn, one is forced to think and think again; to re-live experiences and revive impressions in an attempt to make clearer to oneself what it is all about." Consistently, in The New Russia, she has added new material to the syndicated articles originally sponsored by the New York Evening Post. In particular, she quotes extensively from Sostschenko's So Lacht Russland and from Ognyov's fascinating Diary of a Communist School Boy. Although both are true pictures and

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excellent source material, *as quoted* they are untrue to everyday life and to the schools.

The New Russia is well written, with engaging emphasis on the human element. The Relegation of the Gosplan—State Planning Commission—to a parenthesis, is an unfortuate omission for the general reader. On the other hand, the fourth and the last chapters are real contributions to lay understanding.

As were the newspaper articles on which it is based, The New Russia will be quoted by friend and by foe of the Soviet Union, illustrating the fact that it is difficult to be completely neutral and at the same time intelligent and intelligible.

Much more technical is the report of the thirteen specialists, two of them women, who accompanied the first Non-Communist Trade Union Delegation from the United States to Russia.

Each specialist contributes a report on his own field of investigation. The reports hang together extremely well. Doubtless some of the credit for this unity in variety belongs to the editors. But it must also be remembered that the members of the party traveled and worked in groups, continually pooling their information and their understanding.

THE result is an interesting series of reasonably unbiased reports. The emphasis naturally falls on the economic situation. The chapters on Industry and the Gosplan, on Russian Agriculture, and on Education in Soviet Russia will be especially valuable to the intelligent layman who wishes to know why the Soviet Union, instead of foundering, has been steadily progressing since 1922.

In the Ante Room of Time, Professor Brebner gives the geographical and historical setting of the Great Experiment, concretely illustrated, later, in Poltava: a Microcosm of Town and Country.

In this the first biography of Lenin to appear in English, if one excepts the series of sketches by Trotzky (1925), Valeriu Marcu gives a striking portrait of a very remarkable man. With material new and unfamiliar to most of us, he traces the history of the great dictator from the execution of his brother, his life in St. Petersburg, in exile in Siberia, Switzerland, England—to his dramatic return to the capital after the February Revolution of 1917. Marcu puts the emphasis on Lenin's long struggle to "tame anarchy," and tells the story largely in Lenin's own words.

The background, too, is excellently drawn. Of Krupskaya, he says, "Lenin's wife . . . and her mother came to the exile. . . . He had met them in the evening schools of the proletarians of St. Petersburg. . . . She often saw him at the little private gatherings which he arranged to secure propagandists. She had the kindly, attractive face, the tranquil nature, the lofty brow, the special beauty of simple homeliness which some, though not many, of the Russian women revolutionaries possess. . . . She was to have throughout her life the qualities of a decent constitutional monarch, the single quality, indeed, that a king and, almost always, a woman needs for the splendor of their majesty: to listen with interest and attentively keep silence. Most of the marriages of the Russian revolutionaries were made in the same way. Finding that they thought alike in politics, they formed themselves into a party group, argued together until the moon went down and the two speechmakers suddenly discovered that they were man and woman. . . .

"All the threads of organization led to Lenin's wife, who deciphered letters, answered questions, spread warnings, kept news files, supplied news and information . . . and so quietly enabled Lenin to control an apparatus as live as it was complicated."

The illustrations add materially to the interest of the book. To pass from Marcu's Lenin to Trotzky's Apologia is like descending from the solitary mountain heights of utter selflessness to a crowded and dusty arena.

The differences between the man Stalin and the man Trotzky are enormous. But both of them are communists: Trotzky, the leader of its left wing; Stalin, of its center, believing it imperatively necessary to adapt communist theory to Russian conditions and mentality. Stalin believes in the peasant; Trotzky does not. Stalin is a dictator with more power than any Czar; Trotzky, an exile. Nevertheless, Trotsky's keen analysis of the *real situation* is probably true. Non-recognition

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of his contributions to the Soviet Union is as childish as the invective in his book.

Professor Schuman's book is a well-documented, statesmanlike presentation of an extremely controversial subject. He recognizes the legal—narrowly legal—justification of the American policy of non-recognition, but he insists that recognition is and always has been and should be a matter of policy. As such the United States government has deemed it "inexpedient" in the case of the Soviet Union. Today, recognition is not a probability of the immediate future. "Yet few would contend that the American government has handled the Russian problem since 1917 in a manner to contribute to international peace and understanding. . . . To those . . . who are willing to accept certain hypothetical risks and difficulties for the sake of restored peace and friendship, and to abandon past formulae in order to deal more constructively with present realities, the American policy toward Russia must appear worse than futility."

Principal, South Philadelphia High School for Girls

LUCY L. W. WILSON

Pure Religion and Undefiled

JUDAISM AND CHRISTIANITY, *by John Haynes Holmes. Published by the Community Church, New York. 63 pp. Price $.25.*

"NO," said the professor, "I hold no traffic with churches; I'm utterly irreligious."

"All right," I replied. "I don't want to talk theology with you anyhow."

"By the way," I added, "there's a Negro boy I'm interested in. He seems to have a gift for drawing—you know many of them are doing good work in the arts these days—this chap ought to get some training."

"Count on me for fifty dollars, if that's what you're after," by companion answered gruffly, and strode off to his laboratory to test some new ideas he was working out on the growth of cancer.

Here is an intriguing situation. A man disclaims any religion; yet is devoting his life to a search for truth, the results of which may relieve and benefit thousands of human beings; also he doesn't hesitate to give of his own relatively small means to help a promising youngster. This man's name is legion these days. He is indifferent to formalized creeds and churches, yet, judged by many of the teachings of great religions, his life and actions stand high.

As I was thinking about this man and others who have gradually drifted away from the chapels of their fathers, I came across this interesting pamphlet of sermons by John Haynes Holmes. In these talks this modern minister discusses Judaism and Christianity and then outlines a "way of life" that he regards as including good features of each and superior to both. His description of this new religion admirably fits the ideas and lives of certain of my friends who loudly pretend to be so irreligious.

Mr. Holmes analyzes two religions of great influence in America and Europe before he discusses his new religion. He points out three features in which he thinks Judaism is better than Christianity, and in turn three ways in which Christianity excels.

The teachings and practice of the Jews, he says, are superior, first, because their rock is righteousness. The Old Testament and other sacred writings of the Jews insist upon good works and a rigid code of morals. The Christian churches, on the other hand, have been much more concerned with faith and beliefs. "By grace ye are saved," "he that believeth and is baptized shall be saved," says the New Testament. "Thou shalt" and "Thou shalt not," thunders Sinai, and in righteousness and moral idealism, says Mr. Holmes, Judaism is supreme.

In the second place, Jewish religion gives attention to this world, while Christianity emphasizes immortality and tends almost to disregard "this vale of tears." Judaism grapples with life on earth and struggles to make it good, or at least bearable. Christian society is becoming more and more interested in improving present conditions; but the traditional emphasis of Christianity is upon the life hereafter. Sometimes—as among the slaves in the old South or among any group of the des-

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perately poor and afflicted—it becomes a means of escape from the trials and tribulations of this world.

Jews, again, think in terms of the group; while Christianity is concerned more with the individual and his salvation. Mr. Holmes illustrates this point by an amusing review of that classic text-book of Christian faith, the Pilgrim's Progress. The hero, Christian, being aroused to his danger, leaves home and friends to rush for his own safety. When his wife and children in fear called to him, he "put his fingers in his ears and ran on crying 'Life! life! eternal life!'" His tragic concern is for his own salvation.

On the other side, Mr. Holmes, following closely the points made in Joseph Klausner's book, Jesus of Nazareth, finds Christianity superior, first, in the personality of Jesus, whom he regards as the finest and most inspiring leader in any religion, and second, in Christ's emphasis upon the spirit as contrasted with the letter of the law, and upon love as the fulfilling of the law. While there is little enough of brotherly love in the Christian world or even in the Christian church today, this stands as the great central teaching of Jesus, and it is a great advance in religious idealism.

And, thirdly, as the preachers used to say, Christianity is regarded as finer than Judaism because of its universality. While the Jews have ever been concerned for the group, this was a restricted unit, never extending beyond their own race or nation, "the chosen people." So completetly is this a racial religion that when one speaks of a Jew, it is hard to tell whether he refers to a member of the church or a member of the race. Christ, on the other hand, repudiated racial boundaries—and was in turn repudiated by his own people. Christianity looks upon all races and nations as its field. Its command is: "Go ye into all the world and preach the gospel."

While many men and women today are turning away from churches and synagogues and all formal creeds, they nevertheless are guided by ideals, in many cases as high and as definite as those which church members follow. Mr. Holmes thinks that these people constitute a movement that might be regarded as a new religion. I doubt it. It may be possible to list the principles which guide many such men and women; but I do not believe that those people have adopted ways of living or of thinking by formulating a new philosophy, and I think that they would be amazed and distressed to be told that they constitute anything approaching a religious fellowship. I believe the people we are talking about have avoided any attempt to state explicitly their ideals or to rally adherents to their way of life. To do so might easily lead to the same kind of dogmatism and formality that they are objecting to in other organized religions. Nevertheless, it is interesting to consider the three points under which the preacher of the Community pulpit discusses the "faith" of this group.

These modern idealists, he says, believe that wisdom is a matter of growth rather than of revelation. They accept the teachings of prophets and the discoveries of scientists as of value, but not as of final value. Truth they regard not as having been stated once for all but as being gathered slowly and gradually through the ages. This may be described as the scientific attitude; for a difference between science and revealed religion is that the latter tends to regard truth as passed down from God to man at specified times while science is constantly searching, continually trying to revise or add to its discoveries. One of the great complaints of modern thinkers against religion is its attempt to fix wisdom in a mold, to restrain it within the bounds of past revelations.

THERE is also in current philosophy a possible universality that exceeds that of Christianity—a fellowship that would include not only all nations but also all creeds, that would embrace all sincere seekers after truth, all persons who try to live the good life.

Again, the modern man is interested in his fellow men rather than in any concept of deity. Those who are trying to do good today have little place, in their thinking, for an anthropomorphic God or for subservience of human aspirations to the superimposed will of a divine governor; they are concerned rather with human personality and its slow growth toward truth and full development.

These three ideas are, as a matter of fact, all brought out in the Hebrew scriptures or the Christian New Testament.

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"Ye shall know the truth and the truth shall make you free," said Jesus, as reported in the Gospel of John. "Thou shalt love thy neighbor as thyself," was an Old Testament command recorded in the book of Leviticus, "neighbor" being later interpreted by Christ to include all men and this precept expanded into the Golden Rule. And the Epistle of James, omitting any reference to creeds, declares: "Pure religion and undefiled before God and the Father is this, to visit the fatherless and widows in their affliction and to keep himself unspotted from the world."

The professor I referred to and many present leaders in business, science and college life, would probably resent being called members of a new religion. But in their lives they follow pretty closely the three principles we have been discussing. Progress on the basis of gradually increasing knowledge and its application, a fellowship large enough to include all sincere and intelligent persons of whatever race or church connections, and an interest in man and his struggle toward the good life—these are the trinity of ideals for many men today.

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The Family Circus

THE CHILDREN, *by Edith Wharton. Appleton. 347 pp. Price, $2.50 postpaid of Survey Graphic.*

EVER since The Constant Nymph, we have been running into the loosely knit, unconventional family, more or less irregular in constitution and behavior, half-rooted or not rooted at all, and always with brilliant, sophisticated, uncared-for children, suffering for the social sins of their parents. Well, here they are again.

The seven confusedly related youngsters of Mrs. Wharton's book tumble pell mell from their zigzagged background into the brief story of fifteen-year-old Judith's final struggle to give them some basis for sane and normal life. There had been no time, what with quarrels, separations, intrigues, remarriage and constant travel, for their scrambled parents and guardians to arrange any sort of home or schooling for Judith or Terry or the "littler ones." Judith was educated only in the harsh sophistication of her environment. But out of her brooding passion to make a home for "the children" and her terrified certainty that her parents were on the verge of a fresh quarrel, she found the courage to pick up a roll of bills from her father's desk, to gather up the children and their two nurses and to fly to a remote village in the Alps. A casual detail in that summer's kaleidoscopic pattern was the shattering of Martin Boyne's coolly adequate romance by the stinging beauty of love for Judith, thirty years his junior. Perhaps Mrs. Wharton meant us to pity Martin, as he certainly pitied himself. But it is possible only to rejoice that once in his ordered life he broke through his conventional safeguards to the pulsing reality of great emotion.

It is an easy temptation, of course, to read this book as a tract on modern marriage and divorce. (Easy, too, to imagine the quiet scorn with which Edith Wharton would disclaim a "message".) But it would be no more justifiable than to pin to the story of Lily Bart, Moral: give girls vocational training; or to base art criticism on Old New York.

Mrs. Wharton has a sincere artist's preoccupation with her canvas and brushes, with problems of drawing and color, of perspective and shadow and light. Perhaps that is why this picture comes to us lucid as a Zorn etching and unsparing as a Soviet cartoon. It is not muddled with efforts to raise sociological questions or to answer them with neat formulae. It has caught, somehow, the insistent, arresting rhythm of the modern scene it gives back again, even to the pale mauve of Martin's final pain and frustration touching faintly the jazzy planes and angles of these chaotic young lives.

BEULAH AMIDON

Our Duty to Africa

THE NATIVE PROBLEM IN AFRICA. *by Raymond Leslie Buell. Macmillan. 2 vols. 1045, 1101 pp. Price $15.00 postpaid of Survey Graphic.*

AFRICA is a vast reservoir of raw materials, as most people think of it. But the great changes that are taking place in that continent compel us to modify our ideas. The world's most valuable assets in Africa are the people. Industrialism is rapidly extending, yet not the mining of diamonds or copper or the production of rubber or cocoa, but the welfare

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of African people, is the task that must engage the best thought and highest service. Africans cannot suffer and Europeans and Americans not suffer too.

Industrialism in Africa means not only the building of factories, but much more the establishment of the factory system on plantations, with mass production, and the payment of wages instead of the purchase of the materials harvested. The former barbaric compulsory collection of rubber was not economically profitable; now we find that the plantation system leads to similar failures. The population decreases and no amount of compulsion, direct or indirect, can provide an adequate supply of laborers for an industrial system too rapidly and too largely developed.

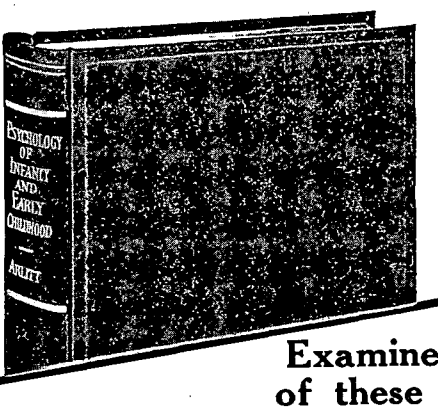
The problem of industrializing the production of vegetable and mineral raw materials is not a simple one. For the natives, it often means the forsaking of former homes, becoming accustomed to another climate, the breaking up of tribal life, and often also of normal family life, and the disappearance of ancient sanctions with no sufficient substitution of new principles and motives to guide in what is indeed a new and complex world. In approving and admiring the triumphs of industry, commerce or engineering in Asia and Africa, we are prone to forget the cost in human suffering at which these gains are won.

The African must learn to work—this is the claim that is made by white men in all parts of Africa. True, he must learn to work harder than he has previously felt obliged to do. In his own interest, in order that he may have a higher standard of well-being for himself and reach another stage in his development, increasing efforts will be required on his part. But this is not the only motive that prompts this demand. The people in Europe and America are so placed that their further progress depends upon the labor of men in Africa and Asia. First for our luxuries, soon for our necessities, we depend upon the products of the tropics, so the pressure to produce falls with increasing weight upon the man of color.

IT is becoming clear that some check must be put upon the speed with which the industrialization of Africa is hastened. The statistics are not convincingly clear, but no one claims that the population of Africa has increased and many say it has decreased since the coming of the white man. Again, there must be more justice in the relations between white and black men. When there is competition for land or industrial occupation, the protective legislation must apply to both and not only to the white man. When labor is exacted according to European standards, it is not right that the wages are according to African standards. Foreign investments in Africa must be directed along socially beneficial lines.

Some more rapid progress towards the solution of the problem of native welfare in Africa is urgent. There is danger of loss of moral leadership and incurring contempt for the white man and the religion he professes. The "profit motive" is too much the controlling factor in Africa's problem today. The changes for these primitive people are revolutionary in greater measure than anywhere else. These changes are being imposed upon them from the outside more than sought by themselves. The workers are unorganized and not permitted to organize. The benefits still go to others, and the share of the African is small—if anything—as yet. Much is being attempted by governments and by people of good-will. This must not be overlooked. But it is urgent that most earnestly we should strive to find ethical principles related to the needs of Africa and to apply them boldly and concretely to the situations as they exist there.

What these situations are can be discovered by the reading of the report in these two immense volumes prepared by Professor Buell for the Bureau of International Research of Harvard University and Radcliffe College. The volumes are immense not only in their 2,168 pages but in their contents. The bibliography covers 67 pages and it does not include all the periodicals to which reference is made in the text. In addition to the study of that library of books and documents, Dr. Buell spent a year in Africa in personal investigation. The archives in European capitols were also examined and colonial officials there were consulted. This encyclopedia on the welfare of African peoples covers all of Africa south of the Sahara, excepting the Portuguese and Spanish territories. Political history, government, economics, social conditions, racial relations,



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21 College Hall
Smith College
Northampton, Mass.

education, health, Christian missions—these are only some of the more important topics considered. One wonders how the author succeeded in bringing together such a mass of information, classified, and clearly arranged and stated.

Why should Americans be interested in it? Because we are consumers of the products of Africa. If the people of Africa are unjustly exploited, it is impossible to hold that we are not responsible any more than the receiver of stolen goods is exempt from the charge of participation with the thief. Through our trade relations, by the influence of our markets and the demands of our own development, the American people will exercise real power in the determination of African issues. American capital is interested, and Americans have already acquired important concessions in Africa. It is said that the investment of American capital in Liberia has removed the danger of aggression by European powers in that country. Portugal now desires the same sort of relief for its territories. The United States government is involved through its treaties, its previous interventions, its share in the mandate system, and because of its relations to the rest of the world. The people of America, through their churches and missionary agencies and their philanthropic societies, have already invested much as an expression of their deep interest in the welfare of African peoples. That interest requires further concrete, practical expression in cooperating through all means within their power to solve the native problem of Africa.

H. L. WARNSHUIS

International Missionary Council

An Awfully Good Egg

20 HRS. 40 MIN., *Our Flight in the Friendship, by Amelia Earhart. Putnam. 314 pp. Price $2.50 postpaid of Survey Graphic.*

THIS is a disturbing book for an arm-chair adventurer. Stanley in Africa, Roosevelt on the River of Doubt, Lawrence in Arabia—all are thrilling adventure, but quite unattainable in the sobering reality of the next day. With Amelia Earhart it is different. Here, just outside the library window, is the dawn she gazed down upon, the very clouds she rode. The sea is not there; but then it was only visible to her, flying across the Atlantic, through an occasional hole in the clouds. Here was a sea-less ocean voyage, measured by time, the skill of two stout-hearted men and the courage of the three of them.

"Courage is the price that life exacts for granting peace," she wrote in her now famous poem (Survey Graphic, July 1928). Courage she had—physical courage to plunge into the unknown, and moral courage to resist taking the controls from better-seasoned pilots. That she has acquired, thereby, that rare possession, peace of soul, can be sensed from the style of her writing. One isn't buoyant and humorous when a restless conscience jogs the pen.

From her log book:

The sea was only a respite. Fog has followed us since. We are above it now. A night of stars. North the horizon is clear cut. To the south is a smudge.

The exhausts send out glowing meteors.

How marvellous is a machine and the mind that made it. I am thoroughly occidental in this worship.

Bill sits up alone. Every muscle and nerve alert. Many hours to go. Marvellous also. I've driven all day and all night and know what staying alert means.

We have to climb to get over fog and roughness.

Bill gives her all she has. 5,000 ft. Golly how we climb. A mountain of fog. The north star on our wing tip.

My watch says 3:15. I can see dawn to the left and still a sea of fog. We are 6,000 ft. high and more. Can't read dial.

Slim and I exchange places for awhile. All the dragons and sea serpents and monstrosities are silhouetted against the dawn. 9,000 ft. to get over them.

The two outboard motors picked up some water a while ago. Much fuss. At least 10,000 ft. 13 hrs. 15 mins. on way.

I lose this book in Major Wooley's pockets. There are too many.

If one can live gloriously but once, is not this a good way? It's like being invited to an especially thrilling party of the gods. I had something like it during the War when, separated for the moment from my battalion, I came out at dawn above the valley of the Vesle and looked down upon miles of fog and smoke, the flash of guns like giant fireflies, the bedlam crash of high explosives—all the gods of hell on a riotous holiday.

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As for aviation, Miss Earhart takes the final third of her book to describe, quite simply, what handling a plane consists of, how comparable it is to driving a car, how near at hand our flying future lies. But this is not an aviation book; it is a story of adventure written by a very human young woman.

My first glimpse of her was at the New York official reception. A dozen cameras; a "mike"; a radio announcer who introduced her to his "great unseen audience" as Miss *Ear*hart (as though she were a sort of stethoscope: it should, of course, have been *Air*hart); an acting mayor, well groomed and gesturish; an efficient secretary; an illuminated scroll which extolled American womanhood; a rose put into the acting mayor's lapel ("by the numbers," for the movie men). Once or twice I thought I saw a smile flicker on A.E.'s lips, and I'll swear she chuckled at that line about glorious American womanhood.

Glorious, nothing. Just an "awfully good egg."

JOHN D. KENDERDINE

THIS AMAZING PROSPERITY

(*Continued from page* 124)

and number of wage-earners. All the incomes in that group are family incomes; yet 92 per cent of them had less than enough for a fair standard of living, and 56 per cent of them had less than $5 per day.

The family with a single wage-earner, moreover, must be taken as the normal standard if family life is to be preserved under our present circumstances. Every family begins with dependent children and there is a period between fourteen and eighteen years in length (depending upon the child-labor laws of the state) when there is but a single wage-earner, unless the mother leaves her children to supplement the father's wage. The interval between the sixteenth year, when progressive states allow their children to go to work, and the time when the boy or girl leaves home to lead an independent life, is comparatively short. A wage scale that does not permit a father to support his dependent children cannot be accepted as the goal of the worker, unless he is willing to see the family replaced by some other social institution.

We look again at the United States, the twentieth century Croesus: wealth, vast quantities of wealth, enough to abolish poverty throughout the land; 90 per cent of this wealth owned by 13 per cent of the people; 77 per cent of the people owning no smallest portion of it; 50 per cent of the national income going to capital; nowhere in all the land any evidence of a single industrial group in which the annual income of a wage-earner is sufficient to enable him to support a wife and three small children in accordance with the low standard set by a group of employers; the average wage for the country as a whole $1,280 a year, dooming the worker who is the father of dependent children to chronic want, forcing him into an acceptance of public or private charity in the event of any of the ordinary disasters of life—unemployment, sickness, death; and these same charities quadrupling, quintupling, their budgets in a single decade. This in the richest nation on earth; this, our amazing prosperity.

PUTTING HALITOSIS ON THE MAP

(*Continued from page* 129)

nor does he need to bother so much about the quality of the product itself. Thanks to this technique we have the phenomenon of buying the package rather than what the package contains. The splendor of cosmetic containers, perfume bottles, soap wrappings; the jiggers and doodads on the dashboard of a motor car; the slick nickel of vacuum cleaners, the neo-Byzantine facades of radio sets—all tend to take the mind away from the fundamental chemistry or mechanics of the perfume, the car, or the radio, and stupefy it by the contemplation of such unparalleled glitter.

"The only way to recognize a cigarette is to look at the label." Careful tests in the psychological laboratory of Reed College, Oregon, have conclusively proved that blindfolded, we do *not* know the difference. One hardened smoker's test-sheet showed that in forty-four presentations of Old Gold, blindfolded, he named Mrs. Morgan Belmont's favorite cough-

Adventures in Education

BEFORE BOOKS

by JESSIE STANTON

To explore, to adventure, or take the beaten tracks? In this daily report of class activities you can see what freedom and opportunity can mean in education. This is the record of the important first early years before books.

EIGHT YEAR OLD MERCHANTS

by LEILA STOTT

Romance in responsibility! These children found it—by running a school store. Buying, selling, planning, balancing and laying in stock. Working and sharing. The joy of it.

ADVENTURING WITH TWELVE YEAR OLDS

by LEILA STOTT

They wrote, edited, printed, and sold a magazine, They ran a toy shop for which they made the toys. They wrote and acted a play, for which they built scenes, stage scenery, and costumes. It was a gloriously busy year.

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—JOHN B. WATSON.

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PROHIBITION *HOW WE GOT IT!*

Wayne Wheeler Dry Boss

By JUSTIN STEUART
(His Secretary)

"Now the truth will be told. The authorized and uncensored biography of the dead and gone leader."—*Boston Transcript.* $3.00

That Mexican

By Robert H. McLean

Will Rogers says: "It's fine and different, and will do a lot of good for both peoples. I like it.
Illustrated, $2.00

Japan in the World of Today

By ARTHUR J. BROWN, M.M.

Dr. Sidney L. Gulick says: "A work which no one can ignore who wishes to know and understand Japan as she is today. Illustrated, $3.75

FLEMING H. REVELL COMPANY, PUBLISHERS
NEW YORK, 158 Fifth Avenue Chicago, 851 Cass Street

HARLEM
A Forum of Negro Life

An independent magazine containing fiction, poetry, articles on current events, debates on racial and non-racial issues.

First issue ready, November 1st

Wallace Thurman, editor

Aaron Douglas, art editor. S. P. Alexander, Mgr. Editor

Twenty-five cents per copy. $2.50 per year.

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2376 Seventh Avenue, New York City

THE OPEN ROAD Founded 1908 at Pigeon-Roost-in-the-Woods, Ind.
(Not Everybody's Magazine)
BRUCE CALVERT ("THE INDIANA THOREAU")
Editor and Publisher. Different, Unique
$1 a Year, 3 Month trial 25c, Sample FREE
Mountain View (Pigeon-Roost-in-the-Woods) **New Jersey**

TIME IS MONEY,

and both have been expended in preparing the twenty-eight pages of advertising which appear in this number of *Survey Graphic*. These advertisements are addressed TO YOU as a regular reader of *Survey Graphic* and offer quality products to those interested in education, public health, cooperative apartments, home equipment, financial campaigns, quality printing, photographs, travel, hotels, lectures, plays, schools, books, book clubs, and periodicals. :: :: :: :: ::

cure as follows:

Camel	13 times	Three Castles	1 time
Lucky Strike	10 "	Tareyton	1 "
Fatima	7 "	One Eleven	1 "
Chesterfield	5 "	*And Old Gold—just twice*	
Stroller	4 "		

Cigarettes are thus overwhelmingly sold on the evidence of the eyes rather than the evidence of the taste-buds. Effective advertising creates magical and metaphysical virtues and preferences that fail to materialize in laboratory tests.

A very effective psychological selling force is snobbery. Americans as a social group are on the make. There are Joneses to the left of them, Joneses to the right of them, Joneses behind and in front of them. Upon their avid desire to take no unavoidable dust from their neighbors, the up-and-coming advertiser trades. There is no longer the slightest scientific or utilitarian need for annual models in motor cars, but if the man next door has a cigar lighter on his dashboard, or a cagey new dingus on his radiator, it constitutes a challenge that no self-respecting citizen can afford to neglect. And whoopee! A couple of billions of additional sales a year, and General Motors growing bowlegged carrying its profits to the bank. And the same in radios, refrigerators, underwear, cosmetics, and even—courageously enough—in drawing-room furniture.

AGAIN, take the case of Listerine. Here was a pleasing concoction drifting downhill when a bright advertising man spotted the word "halitosis" in the dictionary. You know the rest. We were frightened into buying millions of bottles by appallingly realistic photographs of what our friends would say, our families would say, our sweethearts would say, our dancing partners would say, our boss would say. Nor was there any failure to inform us that the symptoms were unknown to the sufferer, that any one might have them, and why take a chance? Yet the American Medical Association informs us that Listerine is not a true deodorant, it simply covers one smell with another; while it takes 495 bottles of the precious fluid to equal, in disinfecting power, one cent's worth of corrosive sublimate, which properly diluted in water makes a perfectly safe solution. If one really wants to get rid of halitosis, one of course must correct a condition in the stomach or the teeth—a million bottles of Listerine cannot effect a cure. Finally, following the discovery of the word, recent advertisements have described the condition as "halitoxic"—and so registered another master stroke. According to my philological friends, correct English requires "halitoic," or "halitosic," but "toxic" has been boldly coined, because toxic connotes poison, and thus throws another scare into us. Lately furthermore, the MM. Lambert have been borrowing from another great campaign, and report one-out-of-three as "halitoxic." This may be true, but before accepting it too trustingly it is well to remember that the Life Extension Institute, studying thousands of cases, found one out of twenty with pyorrhea, rather than Mr. Forhan's famous four-out-of-five.

Space does not permit of further specific analysis of the methods employed in competitive advertising, but the additional cases which my engineering friends are ready to introduce are legion. In the whirlwind of all these appeals, the consumer may buy the best product, the medium, or the worst. The point is, he is never sure which. No one ever heard of an advertiser proclaiming that his product was anything but the best. Meanwhile, a good product, like a cheap and reliable antiseptic, may be run out of business by a high-priced and not basically effective product—simply by virtue of superior advertising. If the sales appeal is good enough one can unload nearly anything upon the trusting public. Over great areas we buy not quality but luscious words wrapped around glittering packages. Unarmed with any scientific knowledge, we are at the mercy of able phrase-makers.

It is true that advertising obeys the laws of supply and demand, but not quite as contemplated by the Fathers. Take for example the tooth-paste situation. Judicious advertising has made millions for a number of firms, and the public shows no signs of giving up its morning and evening marshmallow. If White is cleaning up the shekels, why should not Black? (I have a certain Black in mind.) All you need is a slice of capital, an up-and-coming advertising man, and a chemist to

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mix another cheap, sweet-tasting, chalk preparation. This last is the least of the new concern's troubles. Any corner pharmacist can turn out the formula in five minutes. The whole joy of the game lies in the publicity work, the copy angles, the slogans, the mediums to be used—back cover in four colors, or double spread in the middle of the magazine?—the shape of the container and the doctrinal matter surrounding it. How about radio, how many billboards, and how shall the skids be put under Squibbs and Forhan's and Pepsodent? Then into the Saturday Evening Post, Liberty, the American Magazine, comes crashing another mouthful of smiles, another set of horrible warnings, another sure and simple way to health and beauty. And the stuff is as useless as it is harmless. It cleans your teeth, but so does common chalk or salt at one one-hundredth of the price per pound. The whole enterprise is set on foot to secure some of the easy money that is slopping around in the tooth-paste field. Sooner or later the field will become saturated, and the time to clean up is now. Obey that impulse.

Scores of great advertising campaigns arise in a similar manner. Soaps, cigarettes, canned goods, beauty preparations, gum, lotions—all too often are based not on the article but on the advertising. It cannot be done so readily with typewriters, fountain pens, or motor cars—though there have been some heroic attempts. Meanwhile the manufacturer who is making a good, relatively inexpensive tooth-paste will be laid flat on his back, unless he thinks up a new kind of a germ, or a new kind of a smell—and meets the devil with fire. An artificial demand has been created to be met by a highly dubious supply.

Returning now to our original subdivisions of advertising from the standpoint of business as usual, it appears that no criticism can attach to honest notices of new products and inventions, special sales and opportunities, nor to competitive advertising which restrains itself to exact statement of fact, without undue selection of facts. (Such advertising as is found in the scientific journals.) For fraud and direct misrepresentation, no criticism is too stringent. But in respect to competitive advertising with purple—but legal—prose, to personal publicity engineered for business reasons, and for "good-will" advertising, which seeks—usually by repetition—to stamp in the virtues and services of great monopolies, the outstanding criticism would seem to lie in the sublime gullibility of the public which hitherto has bolted it whole and begged for more.

It is up to the consumer. Manufacturers have got the habit and cannot stop of their own initiative. And it would bankrupt them if they did—unless they stopped *en masse*. It is illegal to prevent new enterprises coming into the easy-money fields. There is only one way under the present system to break up the procedure, and that is to stop buying for pictures and adjectives, and buy for quality and economy on the strength of knowledge and impartial laboratory advice. Needless to say, such advice can only apply to the field of essentials, for in pure luxury goods, as Veblen has pointed out, the greater the waste the greater the merit.

In brief, if the consumer is ever to come into his own, it can only be through the introduction of the scientific method into consumption. One suspects that if ever that happy day comes, untold manufacturers of sound, dependable products will fire their more exotic copywriters with a sigh of relief.

WEATHERING RAINY DAYS

(*Continued from page* 155)

installments. Neither do loan companies hesitate as a matter of good business to make loans for twenty months. This keeps the money "out," brings in more interest, but is practically the only means by which the borrower of average income may amortize a relatively large loan from current wages. A normal loan, usually under $300, should be repaid within a year, and the borrower should beware of longer term contracts, except when the family budget will not permit a loan to be paid within a year, in which case it is better to have a sensible and exact obligation than to bother with costly and uncertain renewals.

Any study of the effect of consumer credit on family welfare is but a collateral study of the effect of modern business methods on society. Social agencies wishing to observe credit phenomena have two accurate sources at hand—the records and

To Read, Write, Speak

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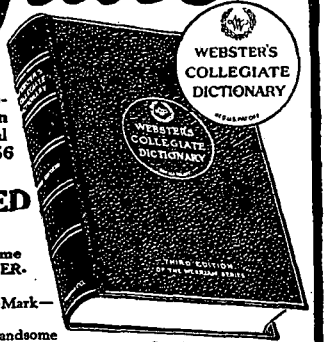

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the observations of the United States referee in bankruptcy in the district and the local credit exchange bureau. Just last year, 18,000 individuals went the bankruptcy route. Bankruptcy courts, instead of the last resort of business men, are becoming the "courts of the dusty feet" (*curia pedis pulveribati*), as the lower courts were known in the days of Blackstone. In the bankruptcy records often will be found petitions from workingmen of the $2,000 to $2,500 income class seeking relief from loan-shark, installment and professional-service debts aggregating one to two years' salary. Examinations of bankruptcy records of several cities, including Topeka, Kansas City (Missouri), St. Louis, and New Orleans, have been made by staff members of the Department of Remedial Loans. In New Orleans, for example, 40 of 74 filing bankruptcy petitions in the first four months of 1928 were workingmen. The average number of debts sought to be discharged by these 40 petitioners was 17, and the average value was about $940. Thirty of the 40 individuals listed loan-shark accounts, averaging $650, on which the average interest was $130 per month. One man sought relief from loan-shark accounts amounting to $2,250. It is probable that a large portion of the borrowing from loan sharks was induced by over-extension of retail credit, and that the interest payments in the end prevented payment of legitimate debts.

At best, consumer credit is costly, and dangerous to a portion of society voraciously hungry for new and more goods and services, whose appetite is whetted with all the lure engendered by high-pressure advertising and salesmanship. Cash, good old hard cash, has a premium just now that puts our present high prices on call- and time-money 'way in the shade. The best advice to those about to borrow is still, of course, "don't"—but it is rather silly, not to say futile, to tell to a generation steeped in running its personal affairs on tick that credit is to be restricted. Just as the gasoline age has brought additional problems, so will case-work agencies be plagued with improvident families suffering intense internal pains induced by gorging on easy credit. Credit will play an increasing part in family finance, and the prime concern of social workers probably will be to assist families to handle their affairs so that a dollar earned pays for perhaps ninety-five cents' worth of value obtained via the "charge it" plan, rather than about eighty-five cents' worth, as it is at present—with the family dealing in second mortgages, installment contracts and money-lenders.

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BIG MONEY QUICK

(*Continued from page* 141)

in a lullaby to his offspring in the current edition of George White's Scandals, only the rare exceptions are able to do it. The average speculator, or sucker, buys hopefully when quotations are rising, and usually is scared into selling when they fall. Only those with sufficient independence of mind—and of money—can buck the crowd.

Colonel Leonard P. Ayres, economic soothsayer of Cleveland and vice-president of the Cleveland Trust Company, recently observed: "As one studies the diagram [of security price fluctuations in the last five years] it is difficult to believe that any one could have speculated with any persistence in this market without making gratifying profits. Nevertheless, it is doubtless true that most of the people who have speculated in this market during the past five years have lost money doing it, and it is highly probable that the number of such losers will be materially augmented before the close of this year." That is the common experience of the great mass of speculators. The only irregular phase of the recent bull cycle is that the percentage of amateurs who have lost is perhaps smaller than normal. The market has been unprecedented in its scope and accordingly for the time being drifters have done better than in previous cycles.

From a social standpoint, it is significant that the new national

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preoccupation with stock quotations has gone so far as to seriously deflect credit from productive business and agriculture. Farmers and merchants are paying the stiffest interest rates in years, very largely because speculators are competing with them for funds. The Federal Reserve authorities anticipated such a development, and have tried since the first of the year to quiet down speculation. On two or more occasions they were temporarily successful, but after a short-term curbing of the speculative impulses, the same mass movements were resumed. Accordingly, it is part of the record that the leadership of the central banking authorities, aided and abetted by leading member banks at the financial center, has been flouted by defiant bull speculators.

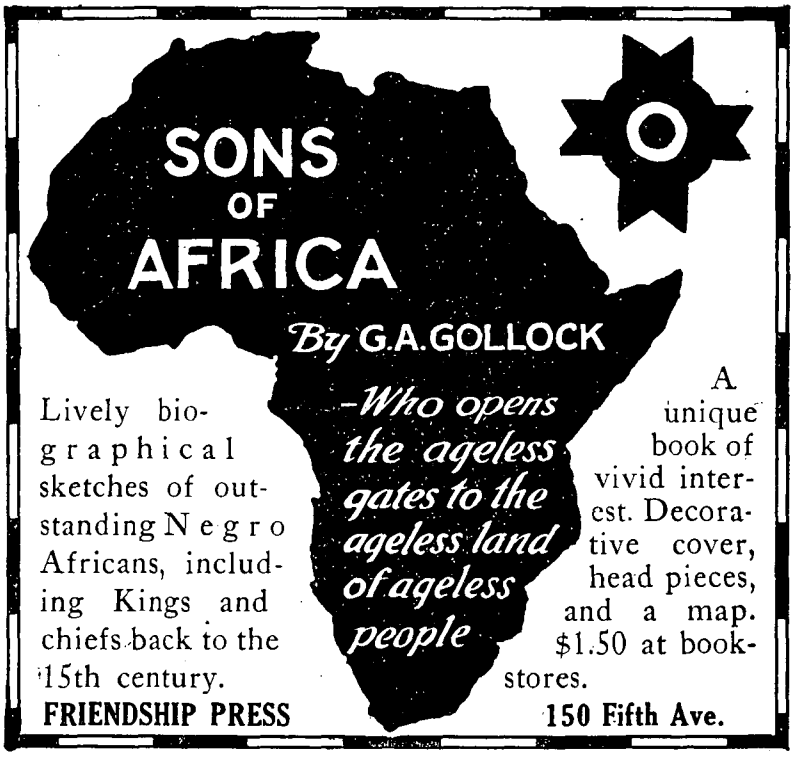
Brokers loans, by which marginal speculation is financed, were larger last spring than ever before, and after temporary reduction in the summer resumed their upward trend late in August and in September. As a result, the cost of credit to speculators has risen to the highest levels in seven years. The striking aspect of the recent rise in interest rates to the highest level since 1921 is that it has not discouraged speculation. Until recently, observers were inclined to regard declining interest rates between 1922 and 1927 as the primary motif of the upward movement of security prices. At present, the cost of carrying stocks on margins is on the average far greater than the current dividend returns on stocks—an indication of a technical weakness.

Evidently something more fundamental than interest rates has been the cause of the widespread disposition to bid up favored stocks. The inclinations of the public have been exploited by manipulative pools which have engineered upward moves in the prices of individual stocks to their own enrichment. The market has been too big for even the Federal Reserve authorities to control. The role of the central banking authorities as benevolent despots in the realm of finance has been challenged. In February, when the Federal Reserve Bank of New York set its face against the speculative clique which was making inordinately large demands for bank credit, the senior officer of one of the large Wall Street lending institutions, remarked to this writer: "In seeking to control the money markets, Benjamin Strong is like King Canute trying to sweep back the waves of the sea with a broom."

Events of 1928 have been encouraging to those who desire *laissez-faire* in Wall Street. Financial libertarians have had their innings. Accordingly, the pendulum of fears has swung from wonderment about an alleged money trust, about which much was said in the Pujo Investigation in Washington in 1913, to speculation about the consequences of financial anarchy.

The highest banking authorities in the country have been ineffective in diverting the flow of credit from speculative channels, because dumb forces of supply and demand have been in supreme command.

If the Federal Reserve cannot arbitrarily turn the faucet of credit on and off, the ordinary people of the country, the



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borrowers of credit for regular trade and for speculative purposes, must recognize their own high sense of responsibility. The feeling that the individual can go as far as he likes because the Federal Reserve will keep the situation healthy is scarcely justified. Users of credit have an individual obligation to exercise restraint and temperance.

THE futility of the Federal Reserve campaign in achieving actual reductions in brokers' loans is illustrated by the fact that in the week ending September 12 such loans were $575,000,000 larger than at the beginning of the year when the restrictive program was initiated. The reduction in bank loans to brokers has been offset by an increase in loans from non-banking sources—from corporations, wealthy individuals, investment trusts, trustees and foreign institutions.

Moreover, from a time standpoint, the Federal Reserve authorities failed to accomplish their apparent objective before the season of rising demand for credit for crop moving and for fall business expansion. Accordingly, business and agriculture are being subjected to higher interest rates in order that the speculative appetite of traders may be satisfied. This higher cost of credit tends to discourage merchants and jobbers from tying up funds in accumulating merchandise, and heightens the tendency of farmers to market their crops in disorderly fashion. Farmers have been rushing crops to market even at the cost of depressing prices, hesitating to withhold farm products because of the abnormally heavy carrying charges resulting from rising interest rates.

What arguments have induced the public to bring their dollars to the altar of speculation?

At first, many assumed that cheap money was the magnet which lured the public to the great market places in Wall Street. Yet when the trend in interest rates was reversed, active speculation went on.

Declining interest rates tend to make dividend-paying stocks and interest-paying bonds worth more in terms of dollars. Thus until the end of 1927 the shifting of security prices was to a marked extent a revaluation of values in terms of a declining level of interest rates. But, if nothing more were involved, stock prices would have declined steadily in accordance with the trend in bond quotations since the beginning of the spring period, when it was evident that there had been at least a short-term reversal in the trend of interest rates.

In my opinion, the energy for the advance came from a source more fundamental than money rates. It sprang from the abundant evidence, after the War, of America's primacy in world business and finance. The selection of favored securities was not indiscriminate; operators selected stocks of the best-managed and most successful corporations, which were looked upon as the instruments through which America's new economic supremacy was expressed.

After the War, new and important strides were made in the profession of management, which found new formulae for efficiency and economy. Science was wedded to business on a grand scale, and labor-saving machinery cut labor costs as wages rose. These adjustments heightened the profit-making opportunities for concerns able to keep abreast of the times, whereas the others tended to wither and fade away. Those who solved the riddles of the new competition set new peak earnings records, whereas less adaptable companies and industries suffered depression.

Mergers and consolidations heightened the command of leaders over opportunities for boosting business profits. The rapid growth of new industries, like the automobile, radio, and more recently the experimental airplane trades, resulted in important additional production, which increased the aggregate purchasing power. The fruits of mass production were passed along to buyers who lacked the funds to pay for them, but who were permitted to acquire them on credit in accordance with the new technique of installment selling. High-pressured selling and intensive advertising found new outlets for the increasing output of factories.

CONDITIONS were favorable to big business, which became progressively more powerful at the expense of little and less-efficient business units. Big business was also helped by the active cooperation of the federal government through the Department of Commerce, and by a more tolerant attitude toward trusts on the part of the attorney-general and the Federal Trade Commission.

In the field of retail distribution, too, the battle against economic waste and inefficiency has been relentlessly waged. Accordingly, the scientific merchandisers—the chain stores, the department stores, and the great mail-order houses—have taken over a greater proportion of the aggregate trade, and the independent storekeeper has been hard pressed.

Another marked development has been the increasing electrification of the country. In this push-button age the use of electricity has been increasing at the rate of 15 per cent a year, and the development of methods for physical interconnection of power plants and of financial mergers has stimulated the opportunities for profit-making.

Railroads which, under adverse regulatory conditions, had been depressed for a decade, have recovered since 1920 on account of changed conditions of government supervision in accordance with the more sympathetic Transportation Act of 1920 which, among other changes, virtually repealed the inhibitions placed on the carriers against consolidating by the anti-trust laws.

IN the field of commerce, hitherto close corporations one after another sold securities to the general public. They were grouped into larger units, whose securities became more liquid and enjoyed greater prestige. Accordingly, the process of public financing was regarded as a development justifying more liberal capitalization of earnings. Each time a large company took over a private business, its own shares were stimulated at the market place, for it was able to buy earning power more cheaply than the market capitalized its own earnings.

Another influence which has heightened the valuation which the lay public puts on good common stocks has been the rise in aggregate dividends, which have increased more rapidly than corporate earnings. With larger surpluses than in the past, corporations have felt in a position to pay out a larger proportion of current earnings in dividends. The subjoined table gives comparative figures in millions of dollars of profits amassed annually by all corporations and of dividends paid to stockholders by the same companies. The profit figures are obtained after allowing for all deductions, including interest charges, depreciation, and taxes, and also for the deficits of companies sustaining losses:

Year	Profits of all corporations	Dividends to stockholders
1919	6419	2453
1920	4468	2735
1921	55*	2476
1922	4380	2664
1923	5827	3119
1924	4998	3250
1925	6970	3464
1926	7300**	3991
1927	6800**	4400**

* deficit
**estimated

Altered fashions in the realm of investments also have heightened the demand for common stocks. The new vogue is to buy future purchasing power in common stocks, rather than a claim to a fixed amount of dollars of uncertain purchasing power in the form of bonds and other fixed obligations. The new philosophy has been articulated by Edgar Lawrence Smith in his Common Stocks as Long Term Investments. The new American vogue for investment trusts, by means of which laymen delegate to specialists the task of investment, in the last three years has increased the demand for common stocks, because the American trusts have favored ordinary shares for their portfolios, rather than senior securities.

Reduction of the United States debt at the rate of a billion dollars a year has added to the supply of capital, which has sought outlet in securities.

Absence of pre-war panics, thanks to a better banking system, has heightened the continuity of the period in which capital has been generated on a large scale through extended business operations. Business itself has been free of inflationary tendencies.

In the current year there has been little fear of the presidential election.

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Near-term business prospects are favorable. Corporate earnings are running above the 1927 rate, though somewhat below the peak year of 1926. Crops are large, and the aggregate purchasing power of the farmers should be huge, in spite of low prices for wheat, other small grains, and potatoes. Livestock, hog, poultry and dairy prices are high, and cotton quotations average.

Against the favorable developments must be set the factors of abnormally high interest rates and the tendency toward stock-market inflation.

The last six years of stabilized business on a high plane of activity have been marked by the coming of age of American business. For decades, business was in a formative stage, in which it perpetually needed outside capital. The railroads, for example, were built out into the wilderness in anticipation of future needs. Until the country caught up with the railroad promoters, railroad investments were fraught with grave dangers and disappointments. But at last the country has grown up to its facilities. This process of anticipation has recently been repeated in the electric-light and power field. Developmental companies, like the Electric Bond and Share Company, have been content to pour capital into equipment for operating companies in new and comparatively undeveloped regions, at home and overseas, for years, without the hope of near profits. Suddenly there comes a time of realization, and security buyers all of a sudden see the possibilities which men behind such enterprises long foresaw.

Since the War, for the first time American enterprises have been owned mainly by Americans. When this was a debtor country, equity stocks of the great American corporations were largely held by British, Dutch, and other continental European capitalists. This repatriation of the certificates of American ownership has meant that the capital generated by American corporate profits has sought reinvestment by American investors. In the last decade, Americans have not only gained the title to their own enterprises, but in connection with the operations of the country as a world creditor have invested heavily in corporate and governmental securities in all countries of the world. The stock market in recent years has been discounting America's world-creditor position.

AN essential factor in explaining the security price rise has been the mounting tide of investable capital—resulting from stable and efficiently managed business carried on at a high level of activity over a period of years.

High wages have diffused this newly generated capital more widely among the whole population than was customary in the past. In this period, a significant development has been the rise of the small investor, who first became a capitalist during the Liberty Loan campaigns when government bonds were distributed to the masses by circus methods. The process of turning proletarians into capitalists was continued after the War by the principal American corporations, in employee-ownership campaigns which made it easy for workers to buy premier stocks at price concessions on the partial-payment plan. Moreover, hundreds of thousands of new investors were created by the leading public-utility companies in their so-called customer-ownership campaign. The American Telephone & Telegraph Company, for example, increased its aggregate number of stockholders from 112,420 on December 31, 1918, to 423,580 on December 31, 1927.

After the first shock of coupon-clipping, resulting from buying Liberty Bonds, inexperienced investors became objects for exploitation by blue-sky promoters who sought in wholesale fashion to switch lay investors from high-grade government bonds into stocks of dry oil wells and other certificates bearing flamboyant but irredeemable promises. Better law enforcement in commonwealths with fraud laws and blue-sky laws and extra-legal activity on the part of legitimate business and finance acting through better business bureaus in forty-five American and two Canadian cities, have gradually built up greater resistance to the offerings of the charlatans who, according to Secretary Mellon's estimate, defrauded the public out of $1,000,000,000 a year. Of late the lay public has become more sophisticated and is tending to operate through legitimate brokers instead of bucketeers. Moreover, instead of buying gold bricks, it has been veering over to standard listed stocks.

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speculation were never before so widely flung as now.

The results of the scrambles on the floor of the Stock Exchange are made visible to the outside world through three thousand tickers on the stock-exchange circuit and four thousand on the Western Union wires. Recent broadening of activity reflects, in part, the carrying of ticker facilities to parts of the country hitherto uncovered, particularly in the South, the Southwest, the Far West and in provinces of Canada. As recently as 1915 there were only 2,800 stock tickers in the country, compared with 7,000 at present. The expansion has been very rapid in the last two years.

Another barometer of public interest in Stock Exchange dealings is in the installation of floor telephones, which link the trading room with outside commission offices, where speculators and investors gather in board-rooms. In 1910 there were only 603 such telephones; at present there are 1,560. Out-of-town partnerships have risen from 16 in 1880, to 125. Out-of-town branches of New York brokerage firms have increased from 67 in 1895, to 909. Local branches in the same period have leaped from 45 to 227.

Frequently the beginning of a market movement rests on solid economic facts, which generate a speculative cycle which pulls loose from its moorings. Sometimes the craze for quick money results in land booms, the most recent of which culminated in Florida in the autumn of 1925. Uncompleted homes and office structures in the Miami districts today stand as monuments to the short reign of popular folly.

Temporary market excesses should not turn the prudent investor from a consistent steady course, which is a slower, more prosaic means of attaining financial independence. The first step in a safe and sane financial program is insurance. For most purposes, ordinary life policies are the most suitable, and should be taken in amounts which will provide an income after death to take care of the minimum requirements of dependents. In case the insured survives his beneficiaries, the insurance policy can be turned into an old-age pension for financing retirement. Life insurance should be supplemented by non-cancellable health and accident insurance, and by adequate fire and theft insurance against property. After insurance, the next requirement is to build up a cash reserve of at least $1,000 in the savings bank. After that, automatic thrift should be contracted for through installment savings plans, such as the building-and-loan associations offer. When these fundamental steps have been taken, the investor is in position to acquire high-grade bonds and guaranteed first mortgages on real estate. The next advance can be toward diversified preferred stocks, which offer a somewhat higher return. The last step should be the outright purchase of the best grade of diversified common stocks, which represent a contingent claim on the future earnings of corporations.

WHAT OUR PARENTS DIDN'T PAY FOR

(*Continued from page* 139)

golf courses, tennis courts, swimming pools, skating rinks, and gymnasiums for the city family are often prohibitive luxuries. If in the form of extra rent, country vacations, and club privileges, the modern parent pays but a thousand dollars a year more than did his father for the same health result, he is luckier than most. Moreover, he is not satisfied with the same result. He, and especially his wife, insist on keeping far more slender and supple. They swim more, dance more, play far more outdoor games. A national athletic goods firm reports that its sales have tripled since 1914, and that is probably a fair index of the general situation.

As for the children, ideas of their health regimen have been revolutionized since Dr. Holt wrote his famous book some thirty years ago. The parent of today spends his twenty-eight cents a quart for certified milk, where his father had to spend but six or seven for the then unanalyzed and unclassified product. He has the children's adenoids and tonsils cut out. He has them immunized from diphtheria as well as smallpox. He provides their orange juice and fresh vegetables in and out of season. In some form or other he pays to give them sufficient sunshine—in rent, in nursemaid attendance, in sun-

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lamp costs, or if he lives in the suburbs, in his own commutation fare. And the summer in the country has come to be looked on everywhere as an essential of healthy childhood.

As for education, there perhaps the new standard is most obvious of all. American parents are keeping their children in school far longer than they did a generation ago. More than twice as many go to highschool as went just before the War. Indeed, in 1926 more than a third of the country's children of proper age were actually in highschool. Nine per cent of young men and women were in colleges and professional schools, as against one and a half per cent forty years ago. American parents of the middle class are obviously supporting their children from four to eight years longer than they used to.

Moreover, two-thirds of the children of school age actually attend school each day, as against but half before the War. Compulsory education has succeeded in keeping practically all children in school, and under their parents' support, at least to the age of fourteen.

AS for school costs, they have risen with the demand. College tuition has doubled in most cases, within the last fifteen years. And residence charges have soared with the cost of living. The progressive private school, with its machine shops and carpenter shops, its arts and crafts, and sports—charges perforce far more than the bookish type of a former generation. And already beyond the horizon looms the nursery school, which begins the heavy tuitional demand upon the parent often before the child is three years old. Meanwhile, with the growth of cities, the private school, both from the health and educational standpoints, has come to seem more and more a necessity to middle-class parents who went to public school themselves.

Health, education, and machines—these are three of the main new channels in which our money goes. It is not perhaps so generally recognized at what a pace our luxury-buying in diet, dress, and recreation has traveled beside. Take the American sweet-tooth. In 1926 we ate on the average 33 pounds more of sugar apiece than we did in 1919. Ice-cream production increased more than a third in four years alone. Americans each consumed more than 18 pounds more of meat, and 2½ pounds more of coffee than before the War.

Minor extravagances jumped in importance only less than radios and automobiles. Cigarettes leaped in popular favor 430 per cent, and silk stockings 900 per cent in value of annual production. Cosmetics made a gain midway between. And all three of these new demands may perhaps be debited to the distaff side of the ledger.

As for motion-picture theaters, as might be expected, in the fourteen years they more than doubled their seating capacity. And that was probably only symbolic of the new rush toward all kinds of amusement—excursions, dinners, dances, travel.

And yet, somehow, some of us have saved money. Savings-bank deposits and life-insurance premiums have grown. Whatever our personal experience, the national income has risen, even in terms of what it will buy. When some of us bewail the higher cost of living we may be talking about the higher cost of better living, a better living which is the product of changing social and personal standards and desires.

THE MIDDLE CLASS LOOKS DOWN THE YEARS

(*Continued from page* 163)

John. And in this situation, of course, were all the elements of failure to secure justice.

To protect the employe in such rights as justice at common law affords him, industrial accident boards with semi-judicial powers have been set up universally in this country to pass upon claims for compensation without delay and with the least expense practicable. These guarantees of justice have hastened the development of employers' liability insurance and are opening the way to the thoroughgoing application of the sound principle of insurance to health, unemployment and old age.

The future holds true progress in store for the middle-class family in the United States (*Continued on page* 193)

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(*Continued from page* 191) in the further application of this principle of insurance. By it the destructive effect of unemployment can be reduced. The load can be spread out over a long-time period so that the blow no longer lies where it falls. Such a process tends also to regularize industry by compelling closer attention to the "labor surplus."

With liability and accident insurance an accomplished practice, we now have the prospect of insurance against sickness. It is no less than an absurdity in the modern state, that the full privation of sickness should fall upon a breadwinner and the family which he is rearing. At one blow the whole enterprise of the home is rendered defunct! We allow it because we have always done it that way. We keep building up charitable relief in front of the huge moraine of human detritus thinking to absorb it that way. But we do not absorb it, we cultivate it. The general hospitals throughout the United States today receive probably not above a third of their patients at full pay for rates never quite adequate to the cost. Another third pay a part, aggregating a small portion of the rates. The remaining third are cared for free. If the two million persons who lie flat on sick beds all of the time in this country could be assured that the catastrophe of lost wages would be tided over through insurance, their worries would be less and their recovery more rapid. Many of our general medical practitioners must be born again before this idea is universally adopted; but adopted it must be, since it is fast becoming a social necessity.

WITH what growing pains have we become conscious of the fact that a contract of employment is of vital social consequence, involving infinitely more than a legal obligation! Looking backward into the industrial history of the American workingman, our first protective step was to free him from imprisonment for debt. Next we exempted his wages from garnishee process. In order to prevent the disruption of his home and the taking of his means of livelihood, we exempted his tools and his house, up to certain limits, from attachment. And because the workingman has little surplus and must have his pay when it is earned, we have found it necessary to interfere again with the labor contract by ordering the employer to pay at stipulated times and in a stipulated manner. We have even gone the length of setting up wage-fixing bodies and have declared certain minimum-wage rates for given occupations. Our regulation of the hours of labor is universal.

Thus there is scarcely a phase of the labor contract with which society has not interfered; and this interference has been justified on the ground that the workingman, who is the head of the middle-class family in the United States, must be protected to the end that he may mate and rear children, maintaining himself and his at a decent level of economic sufficiency. In short, as one looks backward a half century over the course of legislation and of court decisions in this country, he must see with increasing clearness the correctness of that assertion of Roscoe Pound, that contract as a basis for the growth of law in the United States has given way to social relations. By whatever means, society must guarantee its own future. It must guard its sources of strength and of perpetuation. In this effort its proper child is this same middle-class family.

To give it a hearth and home; to safeguard it in the breeding and the upbringing of children; to afford them fresh air and sunshine; and to do these without destroying an economy of personal initiative and individual prowess, is the greatest riddle confronting our civilization.

The necessity is not new. Four thousand years ago Hammurabi of Babylon began his famous code with the words, "Anu and Bel called me, Hammurabi, the exalted prince, the worshipper of the gods, to cause justice to prevail in the land, to destroy the wicked and the evil, to prevent the strong from oppressing the weak." He closes in the same strain with the words: "In my wisdom I hid them; that the strong might not oppress the weak; and that they should give justice to the orphan and the widow, in Babylon the city whose turrets Anu and Bel raised."

Babylon has fallen, but human society still struggles to effect justice between its individuals, to safeguard from oppression as well as misfortune, the institution of the home as the matrix of civilization.

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LAW AND A LIVING FOR WOMEN

(*Continued from page* 158)

the women proofreaders, linotypists and monotypists are already more or less on an equality with men. Hour legislation does not hamper them, because the union has already won the 8-hour day and the 44-hour week; but the prohibition of night-work during 1913-21, when the New York law applied to women printers, practically barred them from the best jobs in the morning newspaper offices. Their numbers were small, but their grievance was genuine, and the principle involved was important. Under the conditions surrounding them, there seemed to be no adequate reason for special legislation for women, and there was the strongest of reasons against it, in that it definitely prevented some women (a small number withal) from getting a chance to work in an occupation open to them under conditions beyond reasonable criticism. New York did well to exempt them from its night-work law in 1921, but they are in no way representative of the great mass of factory women.

THE other specific findings of the bureau's study must be given summary statement. Women were sucked into the metal trades of Michigan during the War, and have been dropping out ever since. The law, a 10-54 measure, with no night-work restriction, has had no connection with their failure to hold their own, or with their progress in some few lines. Employers in the metal trades do not want women, and in fact use them only in the making of small light parts, where women often show superior production as well as greater cheapness. The restriction of women in foundries to the making of light (and therefore less well-paying) cores, has had almost no effect on their chances because they are used only on light cores anyway. Women's future in the metal trades seems to depend on the prejudice of the employer and on the size and character of the product, not on the law.

The Michigan law, passed in 1919, requiring equal pay for equal work for men and women, is an admirable example of a law which simply bids defiance to economic facts, and is therefore bound to fail. Of course it has not equalized pay. Most employers think that the main reason for hiring a woman is because she can be had cheaper. If they must pay women the same as men, they will take men when they can get them.

In elevator operation, as in restaurant service, studies in New York, Ohio and Illinois indicated that legislative restrictions had surprisingly little to do with a woman's chance to get a job depending chiefly on the type of building, the kind of elevator, and the experience of the building superintendent. Women seem gradually to be making their way here as they are tried out. The 9-hour standard of New York and Ohio is apparently little in advance of the accepted practice in the occupation; only 2 out of 93 women operators in Illinois were found to be working more than 9 hours.

The women street-car conductors in olive green, and the embattled ticket sellers of the Brooklyn Rapid Transit Company, were for a time among the shock troops in the war against special legislation for women. Now they are a memory. Women were hired as conductors in consequence of the war-shortage of men. That shortage over, they disappeared. The application of hour and night-work laws wholly unsuited to the work of conductors hastened their disappearance in some places by making it next to impossible for the companies to use them. That experience indicates the unwisdom of applying legislation indiscriminately to differing occupations; but it does not indicate that it was legislation which prevented the country's street cars from being manned, by this time, by Amazon conductors. During the year (1919-20) in which the New York hour and night-work laws applied to ticket sellers, they were definitely responsible for the discharge of 149 women by the Brooklyn Rapid Transit Company, and they were certainly a contributory factor in discharges by other companies. Those particular laws were without question a serious handicap to women in that occupation. In Boston, on the other hand, the Massachusetts 9-48 hour law of 1919 was applied to ticket agents, apparently with no great disturbance. Women were more numerous in 1926 than in 1919, before the law was

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passed. Without entering into complicated details, the moral is plain. While the actual effects of legislation on women's employment opportunities have been grossly exaggerated, it is simply foolish to apply to transportation (or any other industry) laws designed for manufacturing, without careful, detailed study to see whether they fit the other occupation. It might be added, and with all possible emphasis, that it would be no less foolish to repeal by blanket enactment laws that do fit women workers in manufacturing, because they do not happen to fit in some other industry.

Women pharmacists (numbering 233 out of 86,713 registered pharmacists in the 38 states from which the bureau was able to get information) are probably under a slight added handicap in some of the 26 states whose women's hour laws apply to pharmacists. It is certainly a fair question whether such application is not unnecessary and undesirable, despite the fact that many women pharmacists, especially in drugstores, are employed primarily as saleswomen. The great handicap for women pharmacists, however, is that employers want men and not women. They have got to be shown that women can do the work as satisfactorily as men, which they do not yet believe. Washington, where women pharmacists are proportionally the most numerous in the country (8.21 per cent of all pharmacists) is one of the states that apply an 8-hour law to women in pharmacy.

A study of women employed in grinding, polishing and buffing, electric and acetylene welding, taxicab driving, and gas- and electric-meter reading—occupations one or more of which are prohibited to women in certain states—leads the bureau to conclude that women can be and are successfully employed in these occupations, and that under proper safeguards they are not unduly hazardous for women. While the number of women involved is small, and while other influences than legislation work to keep women out of these occupations, there would seem to be no adequate reason for barring them absolutely. In the opinion of the bureau, prohibitory laws afford "the outstanding example of possible discrimination against women resulting from labor legislation."

THE immediate question that gave rise to this study, then, the Women's Bureau has answered conclusively, though it makes no such claim for itself. But in view of the facts here soberly set down, nobody except a fanatic or a person with an ax to grind will any longer be able to urge the repeal, by blanket enactment, of all special protective laws for women on the ground that they seriously limit women's employment opportunities in general. That fiction is destroyed. But the bureau has done much more than that. It has demonstrated again specifically, what needed no demonstration, that labor laws need to be drawn and applied on the basis of specific knowledge of specific industries. On that basis we may confidently, even if cautiously, move forward without paying too much attention to the shrill cries of ruination always arising from those who are too indifferent or too incompetent to bring their practice within hailing distance of that of the industrial leaders. The law ought to be a strict taskmaster to drive forward the laggards. But even beyond that, the bureau has supplied a mine of information to those of us, not concerned primarily with legislation, who are keenly concerned to know just what are the influences actually controlling women's opportunities in industry. In the midst, as we are, of a social development clearly of the most fundamental importance, this body of fact, together with the keen and sane interpretation of those who compiled it, constitutes a document of first-class importance. The Women's Bureau has deserved well of the country.

BEHIND THE ADVERTISING LOOKING-GLASS

(*Continued from page* 132)

dollar page, or of those who read it, how many are influenced by it, even though he employ the most alluring send-the-coupon-for-free-sample offer. (There are still a host of recalcitrant people who simply won't clip and mail.) But he has secret ways of telling what is happening to his business, and if it keeps going at the old stand, continuing (*Cont'd on page* 197)

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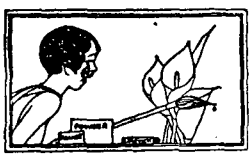
Cosmetics and the Skin



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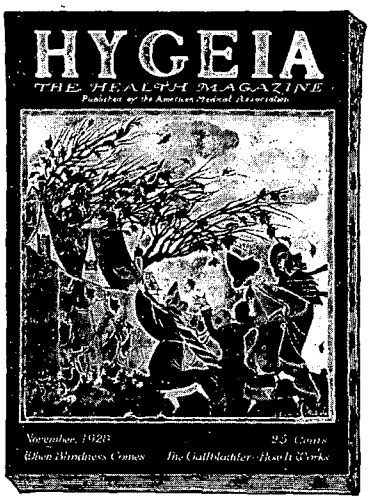

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(*Continued from page* 195)

to pay reasonably fat dividends to its consumer-stockholders, in spite of world cataclysms and what the insurance policies call acts of God, he just takes it for granted that the advertising must be working.

As a consumer, whether of baked beans or pianos, you naturally pay, in the price per can or per leg, your share of the advertising just as you pay your share of salesmen's salaries, freight bills, office and factory overhead, workers' wages, cost of raw materials, manufacturer's profit, jobber's profit and retailer's profit. A long list. What do you get?

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But let's be specific. If you and I go shopping for a moment in quest of diamonds and laundry soap, perhaps some of this commercial patter will translate itself into understandable language.

Diamonds are luxury goods which have no utilitarian value. Their value, as luxuries, is purely arbitrary, and is based upon standards which only an expert can apply. Neither you nor I, from looking at a diamond, can make even a wild guess as to its value because we can't distinguish diamond colors, feather flaws, cutting qualities, and so on. So we have to rely entirely upon the character of our jeweler. The turnover in diamonds is slow, so even an honest jeweler must price his stock high enough to pay, not only the accumulated costs of mining, cutting and distribution, but the interest on his investment for perhaps six months or a year, the cost of his store overhead, plus the profit he must have in order to stay in business. There may be a spread of from 300 to 600 per cent between the mine price of the stone and the price we pay—and if we buy from a gyp dealer, the spread will be considerably greater. Since there are no brands in the diamond business, there is no manufacturers' competition for our confidence. Therefore, we must rely solely upon the word of the retailer in all matters of quality and price.

But when we go to our grocer for a cake of laundry soap, we enter an entirely different set of conditions. We are now buying a product of constant daily use, quickly consumed, easily testable in our own tub or washing-machine by standards which we ourselves have set from our own experience. We immediately find keen competition for our custom: Manufacturers, selling by brand names, whose business is very sensitive to public favor, beckon from all sides through their advertising. We are literally surrounded by offers of riches in laundry soap. We may make our choice on the basis of color or content or performance or claims or price. And when we have finally chosen, we can be pretty certain, even before we use the soap, that we have got good value, because the manufacturer knows we can check up on his claims, even if he should not be burdened with such excess baggage as personal pride or essential honesty. If we have chosen a widely advertised brand, it is likely that we have paid less than if we had chosen an unadvertised one, for two reasons. First, the advertised soap probably sells in far greater quantities, thus allowing the maker to make it for less and thus sell it to the grocer at a smaller profit—not as a gift to the grocer or to us, but as an attack upon his competitors. Second, the grocer, knowing the wide demand for the advertised brand, prices it low and uses it as a leader to bring more people into his store (where, of course, he expects to sell them other articles which bring him a profit). He may, in fact, sell his leader at an actual loss; but even his normal profit from it is small: from half a cent to a cent a cake.

NOMADS

The top of the pass! To-day, just as in the remote Biblical age when herdsmen tended the flocks of Abraham, these nomad tribes drive their flocks each season up from the parched desert to the high table-lands of the Caucasus, green with life-giving grass.

We moderns of the West make no such forced marches in search of food. In our lands of little rain, electricity pumps water to make the desert bloom. Electricity lights the herdsman's home and milks the cows in his stable. Electricity powers the great network of transportation and communication which binds city and country into one complex system of civilized living.

Yet, as Thomas A. Edison has written, "The electrical development of America has only well begun. So long as there remains a single task being done by men and women which electricity could do as well, so long will that development be incomplete."

This monogram appears on a multitude of products which contribute to the efficiency and comfort of both factory and home. It is your assurance of electrical correctness and dependability.

GENERAL ELECTRIC

PRODUCED BY UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

The

AMALGAMATED BANK

11 Union Square

New York's First Labor Bank

Pays

4½%

on Thrift Accounts

Compounded Quarterly

For Letters of Appeal

Pen Processed Letters Personalized.

New and Effective

Have All the Appearance of Actually Hand Written Letters. Cost Much Less.

Samples and Special Offer On Request

G. HERT 106 East 19th St. N. Y. City

Hooven Typewritten Letters at Sensible Prices

J. A. WANT ORGANIZATION, Inc.

A Complete Mail Service

122 FIFTH AVENUE

Hooven typewritten Letters—multigraphing—process letters—addressing—mailing.

Phones: Watkins 4260-1-2-3 J. A. Want, Pres.

Perhaps this will illustrate, though crudely, why the protagonists of advertising insist that brand competition actually protects the public from both fraud and excessive prices. And, in spite of certain wastes which Mr. Chase makes obvious, I believe they are right. Not only does the success of the advertiser's business depend upon his ability to appear faithful to the public, but his competitor's keen watch for flaws both in his product and in his claims generally compels him to be faithful. If he should desert his standards of quality and his "honesty-is-best" policy, soon or late something would happen to his sales. The "soap nobody knows" has hard sledding these days, but the known soap which nobody has confidence in is in a worse case.

In his book, Mr. Chase has concerned himself, justifiably at some length, with the question: Just what are "honesty" and "faith" with respect to the production and sale of merchandise? For him, as the somewhat paternalistic advocate of the romantic and emotional buying public, merchandise should be measured chiefly by mathematical, chemical and use tests. For the manufacturer, as the advocate of his own product and the guardian of his own profits in this most highly competitive era of an acquisitive society, it is measured, not only by the cost to produce and sell, but also by his estimate of the amount of desire for it which he and his advertising can create in the public breast.

THE ability to "create desire" is, obviously enough, the be-all and end-all of most advertising; and, because the public (my readers always excepted) is in greater or less degree credulous and responsive—not to say gullible—advertising, which can create desire for the bad as well as for the good, draws the fire of socially sympathetic and protective publicists, often with little discrimination.

Mr. Chase is one of the few discriminating critics; but even he either forgets or ignores two psychological facts which bring the public into a sort of liaison of understanding with the enthusiasm of the advertiser, and further guard it against dupery. In the first place, we are all advertisers in our way. Those of us who use lipstick and rouge, those of us who wear bright neckties and Brooks clothes, all of us who want other people to think a little better of us than we think of ourselves, are advertising our characters and personalities to this laudable end. Second, we all recognize, in some degree or other, the commercial value of desire. If we have a house for sale, we describe its best features, not its worst, because we know that is what is expected of us; and while we may be honest enough to say "Yes" if we are asked whether the street is noisy or the water-tank is rusty, we secretly hope that the questions won't be asked. When we put a price upon our house, it is a compromise between what neighboring property is priced at and what we think the purchaser's mounting desire will ultimately induce him to pay.

EVEN with this primer knowledge of ourselves, therefore, we should scarcely expect our neighbor who makes toothbrushes or mechanical pencils or talking machines to cry his product down, or to print in his eight-thousand-dollar page an announcement of the defects in it which he hopes to remedy. Perhaps, if it has defects, he should not try to sell it at all; but babies must have shoes, and the thing will work. Without such progressive selling from the imperfect to the improved product, we could have had the phonograph, the radio or the automobile in their present form—as the public must pay its share of the cost of improvements. This has become a real tenet of American philosophy.

Suppose we illustrate the acceptance by the public of the principle that satisfaction, not cost-to-produce, is a sound basis of price. Before Mr. Gillette brought out his now universally used enemy of recalcitrant beards, there had been safety razors. Some were inefficient. Others were relatively unknown. The Gillette was a thoroughly efficient tool, and the maker advertised it in (as we say in the trade) a big way. He priced it at five dollars—a high price if measured by cost-to-produce. The public bought it by the millions, apparently without a protest as to price. No one to whom the price seemed high needed to buy it—it was not an indispensable necessity. Today you can go into one of the late Mr. Woolworth's ruddy-faced emporia and buy a genuine Gillette for ten cents. It is not to be supposed that the cost-to-produce (*Continued on page* 202)

(*In answering advertisements please mention* THE SURVEY)

PRODUCED BY UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

Support the Party of Progress!

Norman Thomas, James H. Maurer and the Socialist party are now waging a magnificent campaign of education in behalf of:

1. Nationalization of our electrical resources, and the distribution of electricity to the ultimate consumer at cost.

2. Greater security to our industrial workers through old age pensions, social insurance against unemployment, accident and sickness, public employment agencies, and the construction of public works during periods of depression.

3. The restoration to the community for health, educational and recreational purpose of an increasing share of the unearned income which now goes to the enrichment of the few and the impoverishment of the many.

4. The restoration of civil liberties, the abolition of the injunctions in labor disputes and the severe punishment of all participants in lynching.

5. The development of world peace through drastic reduction of armaments, a frontal attack on militarism and imperialism, the immediate withdrawal of marines from Central America, the negotiation of treaties for outlawing war, the entry of the United States into the League of Nations under conditions that will make the League more democratic, the recognition of Soviet Russia, and the cessation of military and financial dictatorship over foreign countries and our island possessions.

6. The building up of a third party representative of all useful workers of hand and brain and dedicated to a freer, more democratic and more brotherly civilization. We glory in the success of the British Labor Party. Why not *now* help to lay the foundations for a similar party in this country?

This campaign of education waged by speakers and literature in 48 *states needs your help. It is not being supported by the officers of the General Motors, of Du Ponts, or of the great electric corporations. It must depend for support upon those intelligent men and women who have a vision of a new and worthier America.*

Will you not help TODAY by sending in a contribution however small to the

Independent Committee for THOMAS for President

Room 701, 15 East 40th Street, New York City.

—Endorsed by—

John Haynes Holmes
Fola LaFollette
Robert Morss Lovett
Paul H. Douglas
W. E. Woodward
Freda Kirchwey
W. E. B. DuBois
Bishop Paul Jones
Poultney Bigelow
Paul Blanshard
Leroy E. Bowman
Howard Brubaker
Sarah N. Cleghorn
George A. Coe
George Comings
Mrs. Walter Cope
Jerome Davis
Horace A. Eaton
Helen Everett
Mitchell S. Fisher
William Floyd
Elisabeth Gilman
C. Ralph Harlow
Jesse H. Holmes
Harry W. Laidler
Caroline B. LaMonte
Henry R. Linville
A. J. Muste
Henry Neumann
Charles Edward Russell
Kirby Page
John Nevin Sayre
Upton Sinclair
Norman Studer
Wellington H. Tinker
Harry F. Ward
Arthur Warner
Bertha Poole Weyl
Helen Sumner Woodbury
Kate Crane Gartz
Harriet Stanton Blatch

Independent Committee for Thomas, SG
Room 701, 15 East 40th St., New York City.

Enclosed please find $..... toward the educational work of the Norman Thomas-James Maurer campaign.

Name .....

Address .....

PRODUCED BY UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

Educational Directory

SCHOOLS AND COLLEGES

STUDY COURSES AND LECTURES

THE School's diversified program permits specialization while it points constantly toward the integration of the student's experience in terms of the common body of knowledge, philosophy, and methods of which social work makes use.

The New York School of Social Work
107 East Twenty-Second Street
New York

Smith College School *for* Social Work

Graduates of accredited colleges, on satisfactory completion of the course, are recommended for the degree of

MASTER OF SOCIAL SCIENCE

Fifteen experienced social workers may be enrolled for summer courses in social psychiatry, medicine, case work, sociology and psychology.

Write for catalogue A

Address

THE DIRECTOR

College Hall 8, Northampton, Massachusetts

The National School of The Young Women's Christian Associations for Professional Study

A graduate, resident school maintained for the purpose of developing professional leadership in the Association. Open also to graduate students preparing for work with women and girls in social and religious organizations. Single courses may be taken in connection with graduate work at Columbia or other institutions.

For information address

135 East 52nd Street New York, N. Y.

Chateau de Bures Par Villennes, Seine et Oise, France

Country Boarding School to Prepare Boys for American Colleges

30 acres. Own farm. New dormitories with outdoor sleeping porches. Gymnasium. Athletic fields. 17 miles from Paris.

Modern, Progressive Methods. 25 American and Foreign Masters.

Address, Executive Secretary, Room 820, 11 Broadway, New York City

CORRESPONDENCE SCHOOL

DEVELOP POWER

AT HOME

to *initiate, persevere, achieve;* carry on through life your education; earn credit toward a Bachelor degree, by using the 450 courses

The University of Chicago

Gives by Correspondence

Inquire, or check the advertisement to show desire and mail to 345 Ellis Hall, University of Chicago, Chicago, Illinois.

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ELECTRONIC REPRODUCTION PROHIBITED

WHAT IS SOCIAL WORK?

(1) *". . . a new and developing profession . . . a professional substitute for the alms of former days. . . ." (See Pamphlet, p. 2.)*

The Training School for Jewish Social Work

Offers graduate courses of study in Jewish Family Case Work, Child Care, Community Centers and Community Organization

For full information, address the Director

THE TRAINING SCHOOL FOR JEWISH SOCIAL WORK

71 West 47th Street **New York City**

School of Social Work
SIMMONS COLLEGE

OFFERS FOR 1928-1929
PROFESSIONAL TRAINING IN

Medical Social Work
Psychiatric Social Work
Family Welfare
Child Welfare
Community Work
Rural Work

Special attention given to Field Work

Address

THE DIRECTOR
18 Somerset Street, Boston, Massachusetts

THE PENNSYLVANIA SCHOOL OF SOCIAL AND HEALTH WORK

A New Program of Graduate Training
for
Community Social Work, Social Case Work and Public Health Nursing

Terms open September 17, January 2 and March 18

311 South Juniper Street **Philadelphia, Pa.**

UNITED PARENTS ASSOCIATION
OF GREATER NEW YORK SCHOOLS, INC.

ANNOUNCE SIX LECTURES ON

Parental Problems in Education

Fridays—10:45 to 12 noon
Hotel Astor

Nov. 16th—"EDUCATION FOR WHAT"
DR. HAROLD O. RUGG, *Prof. of Education, Lincoln School.*

Dec. 7th—"EDUCATION FOR VOCATION"
MR. AUSTIN DONALDSON, *Asst. Gen. Manager of R. H. Macy & Co,*

Jan. 4th—"EDUCATION FOR PUBLIC SERVICE"
MR. NORMAN ANGELL, *Editor of Foreign Affairs*

Jan. 25th—"EDUCATION FOR BIG BUSINESS"
COLONEL ROBERT I. REES, *Asst. V.P. of the Amer. Tel. & Tel. Co.*

Feb. 15th—"THE PLACE OF CREATIVE ARTS IN EDUCATION"
MR. HUGHES MEARNS, A.B., *Prof. of Education; N.Y.U.*

Mar. 8th—"EDUCATION FOR CHARACTER"
DR. WILLIAM KILPATRICK
Prof. of Philosophy of Education
Teachers College, Columbia University

RATES

For U.P.A. Members:	For Non-Members:
Course Ticket $8.00	Course ticket $10.00
Club rates for five or more $5.00 each	Club rates for five or more $8.00 each.

Make all checks payable to the United Parents Associations

152 West 42nd Street New York, N. Y.

1888—FORTIETH—1928
ANNIVERSARY YEAR

The Child Study Association of America

announces

Study and Discussion Groups for Parents

to be held at Headquarters

54 West 74th Street, New York City

INFANCY
EARLY CHILDHOOD
THE CHILD FROM SIX TO TWELVE
ADOLESCENCE
PARENTS AND SEX EDUCATION
COMPARATIVE METHOD IN CHILD TRAINING
(a group for grandmothers)
THE MENTAL HYGIENE OF PARENT-CHILD RELATIONSHIPS
FUNDAMENTALS OF CHILD STUDY
PROGRESSIVE METHODS IN EDUCATION

Registration days—November 12th, 13th, 14th

Study Groups for parents are also conducted in many cities outside of New York. Individuals interested in joining these or in forming new groups should write to the Study Group Department, Child Study Association of America, 54 West 74th Street, New York City.

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FROM BEHIND THE ADVERTISING LOOKING-GLASS

(*Continued from page* 198)

has decreased in any such proportion or that Mr. Gillette is making gifts to the public. No—the basis of competition has shifted from razors to blades. If Mr. Gillette can sell a lot more of his razors at no profit, or even at a loss, to those who could not afford five dollars for one, he will make a very comfortable profit from a greatly increased blade business which might otherwise go to the makers of Eveready, Durham Duplex or Autostrop, who are also selling their razors at bargain prices.

Has the Gillette razor been worth the money to those who paid five dollars for it when they couldn't get it for less—in spite of the obvious spread between cost-to-produce and retail price? I think they would agree that it has. It has done its work well. It has lasted these many years. It has given much more than five dollars' worth of relief from the irritation of daily stropping and semiannual honing.

And what about the desire for it? Was it actually *created* by the advertising, or did the existence of the razor, *plus* the advertising, render a latent desire articulate and offer it satisfaction? The same sort of question is often asked about the priority of the hen and the egg. It might be asked about the vacuum cleaner, the phonograph, the player-piano. If I am not mistaken, no less a philosopher than George Santayana used to insist to his classes that invention was the mother of necessity, and not the more familiar reverse.

In this brief review, it is not necessary to discuss the advertising quack—the obvious charlatan who fakes his product and his copy. Mr. Chase has already gone after this gentleman with a barrage of evidence to which I could add little. So let us step over the the quack's writhing form and settle ourselves briefly to a discussion of Mr. Chase's proposal for a testing bureau which would, upon application or gratuitously, publish the results of its tests of non-luxury products as a protection for the public.

I have already indicated, somewhat too lightly, perhaps, what seems to me a tenable attitude towards the too-strict application of the economic yardstick in measuring values. Yet I thoroughly agree in principle with Mr. Chase's suggestion—not because of its idealism, but because I am quite certain that the establishment of minimum impartial standards would add considerably to the business of honest manufacturers.

The suggestion is, of course, not new—Mr. Chase describes the salutary effects of the 22-year-old Pure Food and Drugs Act. He has spoken from the public's point of view. Let me say a word or two from that of the advertiser.

Before this legislation was passed, the food business was what is popularly known as a mess. Out of the noisome kettles of a thousand catsup makers, for example, flowed a gooey red stream labelled, "Pure tomato catsup, made from sun-ripened, hand-picked tomatoes, fresh from dewy farms." What the gay and tricksy bottles actually contained was a not-too-carefully sieved collation of half-rotten fruit, the boil-off from parings, unrefined sugar or glucose, smell-to-heaven spices with the flavory dust of the Orient still on them, and a modicum of preservative sufficient to keep the goo from blowing the cork out and still allow the innocent consumer to live. And what was true of catsup was also true, in greater or less degree, of jams, horseradish, soups, margarine—all the food-products whose impure ingredients could be pre-mixed and concealed by smells and coloring matter.

SINCE the makers of these gyp products could undersell the manufacturers who maintained consistently high standards, the businesses of the latter were in constant jeopardy. There could be no difference in advertising copy, because the gyps used all that part of the English vocabulary which by right belonged to their high-standard competitors. When the bills for truth-on-labels were finally introduced, after a long struggle against a powerful lobby, it was in large part due to the efforts of the ethical manufacturers in the food and drug fields. It was they, indeed, who proved to skeptical government experts that pure foods needed no drugs to preserve them!

The passage of these laws placed these reputable manufacturers in a new and practically impregnable position. The gyp had either to reform or to go out of business. As a result, not only has the public benefited through its ability to believe that "pure cane sugar" means pure cane sugar, and "no preservatives used" means no preservatives used; but the high-standard manufacturers have seen their businesses grow almost like mushrooms, and flourish like green bay trees.

It seems inevitable that this principle shall be extended to other fields—the benefits are so patent and far-reaching. One of the largest manufacturers in the country recently supported this view in a private conversation. He is not yet ready to make an aggressive and public move because his competitors have not yet seen the light. He, and a great many others of the same class, are today manufacturing to standards considerably higher than those the government has set up—and by a number of buying agencies like the New York City bureaus and the Panama Railroad, which buy by specification, they are paid a premium for the extra quality. Yet, because no minimum standards for the products in their respective fields have been publicly established, they are defenseless against sub-standard competition, except as they go to the public, creating confidence through advertising and keeping it through high quality.

UNTIL such standards are publicly established, the self-censored advertising of reputable manufacturers is, I believe, the soundest introduction the consumer can get to products which he needs, or for which his desire can be stimulated. And much of the advertising that meets your eye as you follow the rocky romance of John and Mary from page 14 through pages 98, 99 and 116, is so carefully censored—by the advertiser and his scientific staff, because they feel that way about it—that even the most captious critic would consider the censors needlessly meticulous.

That much of it is not, is due to a combination of impulses unhappily common to a large part of the human race when it is following the trail of the elusive profit. Certain advertising adventurers will probably (until their bubble bursts) continue to buy movie-star endorsements at $5,000 a dozen from the United Celebrity Advertisers, Inc., of Hollywood. Others, a step or two further up the social scale, will continue to invent pretty euphemisms to salve the pride of socially prominent ladies whose signature under a ghost-written blurb is usually their first introduction to the magic product.

Distinguishing good advertising from bad, the statement of proved or provable fact from implications of unsupportable promises, is admittedly still in the category of games, and can be played with assurance only by those whose knowledge is considerably richer than that of the average resident of Walla Walla or Painted Post.

I have before me, in the pages of a reputable magazine, an advertisement which says, "Teeth may be flashing white—STILL . . . pyorrhea attacks 4 out of 5." But I also have an advertisement of the Hecht Store in Washington, D.C., (quoted in Printer's Ink) which says, "Knitted ties in patterns that may make you feel slightly cockeyed. Two of them we tried to sell for $2.50. Now—95c;" and "$14.95 golden oak chest of drawers—nobody wants golden oak, but you can easily paint it—$7.49." And a motor-oil advertisement which admits that perfect lubrication does not exist. And, finally, a copy of the courageous speech by John Benson, recently elected permanent president of the American Association of Advertising Agencies, at the Harvard Advertising Awards dinner in January, 1927: "A new and subtle form of plausibility has been creeping into advertising, especially that of foods and of toilet preparations, which undermines confidence. Cereals, tooth-paste, soap, face creams, are familiar examples of a tendency to build advertising argument upon pseudo-science. This unquestionably is effective for a while upon credulous minds, but in the end it reacts, and advertising suffers. It is bad because it is untrue and because it is desecration: Science is a domain of truth. To misuse its credit in advertising is especially to be avoided."

The Looking-glass World of advertising is, it seems, becoming a bit less confused for, and by, those who are building it, though it still needs more stringent immigration laws and a few quick and hearty deportations. But I see no cessation of marvels in the Consumer's Wonderland—yesterday there was the radio; tomorrow there will be private color-movies, television and two-plane garages. Invention, I'm afraid, will become the mother of many more necessary luxuries, and she will need advertising to nurse them.

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Progressive Organizations

Civic National, International

COMMISSION ON INTERRACIAL COOPERATION—409 Palmer Bldg., Atlanta. Ga.; Will W. Alexander, Director. Seeks improvement of interracial attitudes and conditions through conference, cooperation, and popular education. Correspondence invited.

THE LEAGUE TO ABOLISH CAPITAL PUNISHMENT—A national organization, 104 Fifth Avenue, New York City. Dr. George W. Kirchwey, Chairman; Vivian Pierce, Executive Secretary. Organized to abolish capital punishment in every state and in the District of Columbia. Annual membership $1, $5, $10, and $100, including monthly Bulletin.

LEAGUE FOR INDUSTRIAL DEMOCRACY—Promotes a better understanding of problems of democracy in industry through its pamphlet, research and lecture services and organization of college and city groups. Executive Directors, Harry W. Laidler and Norman Thomas, 70 Fifth Avenue, New York City.

NATIONAL CONGRESS OF PARENTS AND TEACHERS—Mrs. A. H. Reeve, President. Mrs. A. C. Watkins, Executive Secretary, 1201 Sixteenth Street, N. W., Washington, D. C. To develop cooperation between home and school, and an informed public opinion which will secure highest advantages for all children.

NATIONAL COUNCIL OF WOMEN—370 Seventh Avenue, N. Y. Clearing house for 35 women's organizations. Valeria H. Parker, M.D., President.

NATIONAL WOMEN'S TRADE UNION LEAGUE—Mrs. Raymond Robins, honorary president; Miss Rose Schneiderman, president; 311 South Ashland Blvd., Chicago, Ill. Stands for self-government in the work shop through organization and also for the enactment of protective legislation. Information given.

NATIONAL COUNCIL FOR PREVENTION OF WAR—Frederick J. Libby, Executive Secretary, 532 Seventeenth St., N. W., Washington, D. C. Aims to stimulate the movement against war and to increase the coordination of peace forces. It stands for progressive world organization, worldwide reduction of armaments by international agreement to police status, and worldwide education for peace. Subscription to "News Bulletin", 25 cts. a year. List of publication free.

List your organization in this Directory which will appear regularly in Survey Graphic. Rate for year (twelve insertions) $42.00

STRETCHING THE HOUSEHOLD DOLLAR

(*Continued from page* 152)

federal government, and in the case of medicines only those which come under the classification of habit-forming drugs. Some of the states have efficient food and drug inspection, but most do not. The officials of the Department of Agriculture have also done much in establishing standards for grading both fresh and canned fruits and vegetables, meat and other agricultural products. The use of these standards is voluntary and is confined almost entirely to large manufacturers and distributors. The Bureau of Home Economics, under this department, has already developed considerable research and educational work in the interests of the consumer, but it is handicapped by inadequate appropriations.

The work of the American Engineering Standards Committee is very largely in the field of goods to be used in further production. Gratifying exceptions have occurred recently in connection with the standardization of sheeting, mentioned above, and also on the standardization of refrigerators. A standardization project for plumbing equipment has also been organized under the leadership of the American Society of Mechanical Engineers and the American Society of Sanitary Engineering.

The Bureau of Standards of the United States Department of Agriculture tests many consumers' goods each year in its work for the federal, state and municipal governments, and has established specifications for government purchases. Copies of these United States Government Master Specifications may be obtained by any one who is interested in them, but at the present time they are of little use to the ordinary consumer, because of their technical form. A government precedent prevents the bureau from giving the public information on the rating received in its performance tests by individual brands, or even stating whether the goods come up to a certain minimum standard.

At the present time the bureau is compiling and circulating a list of the goods for which manufacturers are willing to certify that they come up to the Federal Government Master Specifications. (The difficulties involved in setting up specifications for consumers' goods are well illustrated by the different varieties of articles in this list, e. g., brushes: Brush, blacking and dauber; Brush, clothes, scrubbing; Brush, cuspidor; Brush, hair, military; Brush, sidewalk; Brush, tooth; Brush, glue, round; Brush, glue, flat—and so on through thirty-seven kinds of brushes alone.) The certifications in question are sent by the manufacturers to the purchaser direct, and the Bureau of Standards takes no responsibility for their accuracy. At present this development can be of relatively little use to the household buyer, as she seldom buys from the manufacturers direct and comparatively few of the wide range of consumers' goods are included in the list now being sent out by the bureau. The certification plan seems, however, to have great possibilities, once consumers in general become aware of it and bring pressure to bear upon retailers to buy goods from manufacturers who are willing to certify.

The members of the American Home Economics Association are of the opinion that it should be possible to make the work of the Bureau of Standards on the performance of consumers' goods more effective by extending the publication of results. At its last annual meeting, this association voted to send an official request to the secretary of commerce asking how the tests made by this bureau can be utilized for the education of the consumer.

At the 1928 meeting of the Home Economics Association, it was also voted to appoint a committee to prepare a plan by which the association may endeavor to procure the funds needed to establish a five-year program for a Consumers' Research Council. The functions of this council will be, first, the education of household buyers in regard to specifications already established for consumers' goods and the means of purchasing according to these specifications; second, research in regard to standard tests and standards for commodities for which specifications have not yet been written, and in regard to the simplification of testing methods so that some of the specifications now formulated may be more easily used by the many consumers who are not technically trained. It will be particularly the function of this council to sponsor research on materials not ordinarily purchased by the federal government.

The American housewife is besieged on every hand with advertisements telling her she must buy far more than her income will allow or ruin her children's health, her husband's business and her own good looks. Many housewives already are seeking some more adequate basis for purchases than beautiful pictures, appealing slogans, and the endorsement of movie actresses. When enough of them demand scientific facts on which to base their purchases the facts will be made available. Impartial research on consumers' goods, and a public program of consumers' education, are two movements which must be developed hand-in-hand.

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DIRECTORY OF SOCIAL AGENCIES

AMERICAN BIRTH CONTROL LEAGUE, INC.—Margaret Sanger, President, 104 Fifth Avenue, New York City. Purpose: To teach the need for birth control to prevent destitution, disease and social deterioration; to amend laws adverse to birth control; to render safe, reliable contraceptive information accessible to all married persons. Annual membership, $2.00 to $500.00. Birth Control Review (monthly), $2.00 per year.

AMERICAN CHILD HEALTH ASSOCIATION—370 Seventh Ave., New York. Herbert Hoover. President; Philip Van Ingen, M.D., Secretary; S. J. Crumbine, M.D.,General Executive. Objects: Sound promotion of child health, especally in cooperation with the official health and education agencies.

AMERICAN FEDERATION OF ORGANIZATIONS FOR THE HARD OF HEARING, INC.—Promotes the cause of the hard of hearing; assists in forming organizations. Pres., Dr. Horace Newhart; Secretary, Betty C. Wright, 1601—35th Street, N.W., Washington, D. C.

AMERICAN FOUNDATION FOR THE BLIND, INC.—President, M. C. Migel, 125 East 46th St., New York. Studies ways of improving the condition of the blind; promotes the establishment of necessary public and private agencies; works for the enactment of Federal and State Legislation designed to promote the best interests of the blind. Supported by voluntary contribution.

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AMERICAN SOCIAL HYGIENE ASSOCIATION—370 Seventh Ave., New York. To provide a better understanding of the social hygiene movement; to advance sound sex education, to combat prostitution and sex delinquency; to aid public authorities in the campaign against the venereal diseases; to advise in organization of state and local social-hygiene programs. Annual membership dues $2.00 including monthly journal.

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NATIONAL CHILD LABOR COMMITTEE—Wiley H. Swift, acting general secretary, 21 Fourth Avenue, New York. To improve child labor legislation; to conduct investigation in local communities; to advise on administration; to furnish information. Annual membership, $2, $5, $10, $25 and $100 ncludes monthly publication, "The American Child."

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A DOLLAR DOWN AND TEN TO GO

(*Continued from page* 135)

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